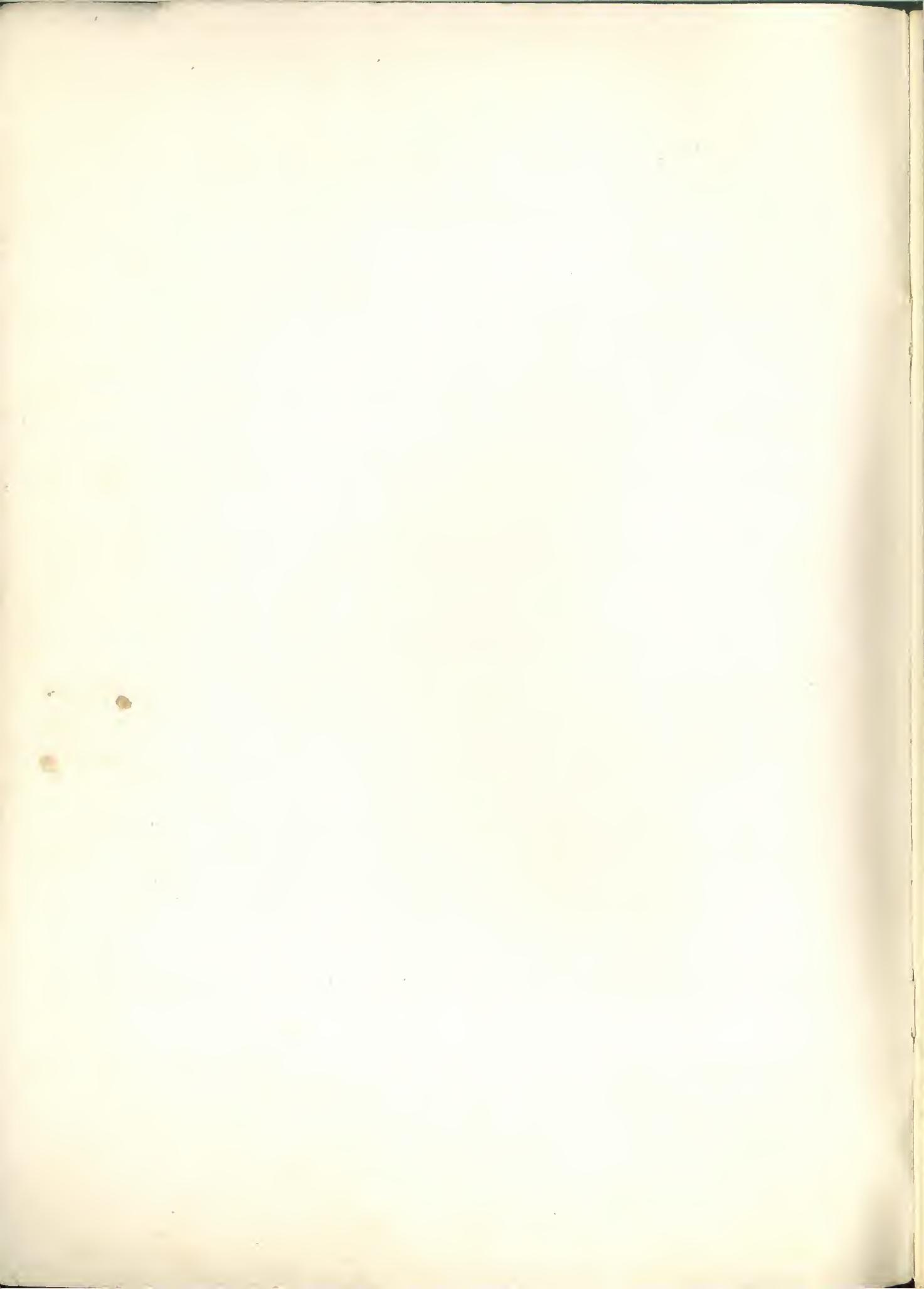


POST-WAR
EDITION

July 1945
Tested

DIERKS LUMBER AND COAL COMPANY • KANSAS CITY, MISSOURI



Foreword

In 1940, Dierks Lumber & Coal Company published its first book of small house designs, prepared for it by Architect William S. Loth. This book, "Distinctive Small Homes of the New Decade," was an instant success. A later book, "Tested Homes," was published in 1941, and continued demand resulted in the reprinting of the book several times.

Now we present our post-war edition of TESTED HOMES—a collection of new, architecturally correct small house designs and some of the more popular designs used in previous editions.

The importance of correct design cannot be over-emphasized. In selecting a stock plan, one should keep in mind three primary requirements: (1) attractive exterior appearance, (2) efficient room arrangement, and (3) economical construction costs. Generally speaking, the cost of building a house which is attractive in appearance and efficient in use will be no greater than that of building a poorly designed house. Indeed, it will often be found that correct design will actually reduce construction cost since an efficient floor plan may make it possible for the owner to build a smaller house and yet have more living space than he would have in a larger, poorly designed house.

The publishers of this book hope that you will find in it a design which meets your requirements, and that the supplementary information contained herein will be helpful to you in the selection of materials and the building of your home.

By special arrangement with the architect, the plans illustrated in this book are made available at the nominal cost of \$10.00 per set, plus \$2.00 for each additional set of the same plan, provided the additional sets are ordered with the first set and by the same individual. For instance, if three sets of blueprints are required and they are ordered at one time, the cost will be \$14.00.

Orders should be sent to Advertising Department, Dierks Lumber & Coal Company, 1006 Grand Avenue, Kansas City 6, Mo. *Remittance should accompany order.*

The plans illustrated in our previous editions will continue to be made available on order.

Consult your local lumber dealer—he is the logical man to help you in every phase of your building problems. His advice will be found invaluable in selection of proper materials, and he may be in position to arrange for financing and construction.

DIERKS LUMBER & COAL COMPANY

Dierks Building

1006 Grand Avenue

Kansas City 6, Mo.

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Price—Fifty Cents

Why It Pays to BUILD A HOME



Home ownership is undoubtedly the safest form of investment for the average person. This statement is amply supported by the experience of thousands of home owners and specifically by the following points:

Good investments are exceedingly rare in these times . . . a good home to be occupied by your own family is about the only "sure thing" left.

Housing is a *necessity*—important to the health, well-being and living satisfaction of yourself and family. Many other things in life are desirable, but shelter is a primary need. Most of us want something more than a roof over our heads—we find in a well-designed, well-built, comfortable home the security which is the ultimate goal of everyone. "Your home is your castle." In good times or bad, your home is a bulwark against fluctuating economic conditions.

The uncertainty of rented shelter has been impressed upon thousands of families who have had houses "sold out from under them" during recent times, forcing them to seek other shelter, or purchase on an unfavorable market. Conditions such as these may pass, but they may come again.

The Cost of Building

The cost of building a house at any particular time should not be a deterrent to anyone who has the desire and need for home ownership. There have been times in recent years when material and labor costs were lower than at present. However, the same law of supply and demand which affects the cost of building material and labor also affects the cost of rented shelter. A temporary advantage may be gained by artificial restrictions—"rent ceilings"—but over a period of time, it will be found that the renter is at a distinct disadvantage. Each year which sees a family in-

vesting money in rent receipts instead of applying the monthly rent to paying for its own home means the postponement of the time when it may enjoy the many advantages of a mortgage-free home.

So, when you consider the question of the cost of building, keep in mind that even if your home costs more today than it would have cost had you built it several years ago, when material and labor costs were lower, the deferment of building to a time when, you hope, costs will be less only means that you are gambling your present comfort and future security upon an intangible. Many of us can remember when the cost of living was just a fraction of what it is today. There are many things which affect the cost of living, and these things also apply to the cost of building. Generally speaking, it is felt that it will be many years if ever, before wage scales and material costs will return to the low levels of twenty years ago, or the more recent "depression years."

Low Financing Costs

Compensating to some extent for the increase in the cost of building, is the reduced cost of financing and building of a home. There has never been a time in the recent history of our country when money was so readily available for building as it is now. Interest rates are unusually low because of the tremendous unused cash reserves in the banks, life insurance companies and other investing groups.

The Federal Housing Agency has made it possible for lending agencies to advance funds freely, by insuring loans so that the lender will not lose if the borrower fails to meet his obligations. Lending arrangements now make it possible to retire the loan over a period of 15, 20 or 25 years. The borrower pays a pre-

determined amount monthly, which takes care of the interest, reduction of the principal, taxes and insurance.

How to Arrange for Financing

The first step in financing the building of a home is to secure the plans and specifications for the house, and pick out a lot. Next, secure a bona fide bid from a reputable builder, and then submit the entire matter to the lending agency. Under favorable conditions, you may borrow up to 90% of the cost of the house and lot. However, the more money you have to start with, the less burdensome will your monthly payments be. As an estimate, on a 20-year loan, your monthly payments will amount to about \$8 for each \$1,000 of your mortgage; on a 25-year loan, \$7.25 per month.

A new law, called the GI Bill of Rights, makes it possible for veterans of World War II to secure an additional loan at a maximum rate of 4%. Prospective builders who qualify under this law may secure full information

from the lending agency or from Veterans Bureau.

It is well to insist upon the privilege of paying more than the usual monthly payments, at the time the mortgage is drawn. This will be found to be an advantage, because there may be times when your finances will permit you to "gain a lap" on your payments, thus enabling you to retire the loan in a shorter period of time. In the event that circumstances make it impossible for you to meet later payments on time, your pre-payments will be credited against those due currently.

Mortgages May Now Include Equipment

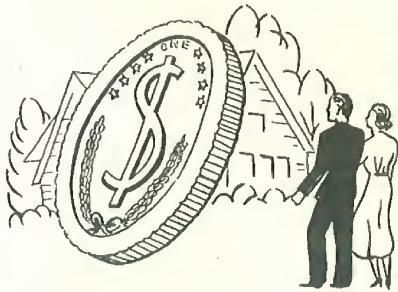
Recent developments have broadened the financing of a home to include necessary equipment, such as refrigerator, stove, dishwasher, deep freeze unit, etc. It is well to investigate this at the time you are arranging your financing. The laws of various states have different provisions governing this new feature.



"... and please, Mr. Dealer, we must have the lumber that won't shrink."

"We don't want any sagging joists, hump-backed floors, cracked walls or doors and windows that stick and jam," says this wise young lady. What she *does* want is Dierks Pre-shrunk Lumber, properly manufactured and scientifically steam kiln dried.

Getting the Most for Your Building Dollar



The average person builds a house only once in a lifetime. Home building represents the largest single expenditure he ever makes. It is important that every detail be given careful and thorough consideration.

SELECTION OF A LOT

The first thing to consider is the building lot. Is it located in a section in which values are fairly stable and surrounding houses of the general type or class which you expect to build? Is the lot well located with reference to transportation facilities, schools, churches, shopping centers, etc.? Does the lot drain properly? In new developments and in outlying subdivisions, check up on sewers, gas, electricity and the water supply. If these utilities are in, find out if they are paid for or whether assessments stand against the property.

SELECTION OF A PLAN

Fit the plan to your purse, or in other words, build the kind of house you can afford to own. This rule may not apply in all cases, but it is generally agreed that an investment of from two to two and one-half times the owner's annual income is consistent with the average person's home-ownership ability.

Every house is a compromise between the practical and the ideal. The more perfectly these qualities complement each other, the greater will be the satisfaction in the home. The house in which as many desirable qualities are present as seem possible with the money available is one of the most satisfactory investments a family can make. Let us be practical, therefore, in our quest and seek satisfaction rather than perfection.

The ideal house plan is one which combines maximum usable space, essential conveniences, simplicity, and construction economy. In most instances, a house designed by a skilled architect and built by a reliable contractor will be

satisfactory if you have selected a plan which fits your needs. If your family is growing, you will want a plan which will permit of additional bedrooms being installed or added as the need develops.

SELECTION OF MATERIALS

For the purpose of this discussion, building materials may be divided into three classes—first, the most expensive kind; second, the standard grades; and, third, the poor, cheap grades. One will not make a mistake by selecting standard products of known value, backed by the reputation of reliable manufacturers. The extra fine materials will not contribute a great deal to the strength and durability of your home, but may enhance its appearance. However, when economy is a consideration, such materials should be avoided. The third type—materials of poor quality, should never be used, as they cost more in the long run than materials of known value. For example: One may specify framing lumber to be absolutely clear—free from knots and other growth defects. Such lumber will cost considerably more than the No. 1 or No. 2 grades and the additional cost is not justified. One may use a No. 3 grade and save a little money, but the stability of the house may be lessened. It is far better, however, to use No. 3 seasoned lumber than to use green or only partially seasoned lumber of a higher grade.

Heating, plumbing and lighting equipment come in a wide range of quality and price. One can spend too much or too little on such equipment. The wise builder will consider carefully the functional value of the equipment he uses in his home and will select products of known value in preference to products which appeal only because of appearance.

Every home owner wants the many modern improvements and embellishments which prom-

ise greater comfort, convenience and efficiency, but in seeking these advantages he should not sacrifice the strength and stability of the house by using inferior lumber. Good lumber costs very little more, and over the years, is actually cheaper than cheap lumber. The use of inferior lumber results in early repairs, and in many instances, structural defects caused by poorly seasoned lumber will be impossible of correction. It is far better to add the little items of convenience after the house has been built when it is necessary to do this in order to secure adequate structural strength and keep the cost of the house within the builder's budget.

CONSTRUCTION

Having given consideration to the selection of a plan and a building site, and having determined to use good standard quality materials, we now must think about constructing the house. *Good workmanship is important.* If your house is to be built on a contract basis, have an understanding with the contractor in regard to methods of construction. There are many short-cuts which will save the contractor a few dollars, but will seriously affect the strength and durability of the house. Good construction must start with the foundation which must be adequate to sustain the weight of the building without settling. The proper proportion of cement, sand and chat must be used in poured concrete. The lumber used in the frame of the house should be of good quality and of a species which is recognized as having the required strength characteristics. Framing should be securely nailed and properly braced. Double headers should be used over doors and win-

dows. Elsewhere in this book you will find reference to other standard principles of good construction.

There will always be a certain amount of upkeep expense in any house. In the building of a home one should seek to minimize to the greatest extent possible the probability of early repair bills. Many of the structural defects which necessitate repairs are due to the use of poor lumber and faulty construction methods. The builder who desires to get the most for his dollar will make sure that he does not economize on the all-important features of structural strength in order to secure the little conveniences and improvements which delight the housewife. A home should be built to endure. However, one need not live his entire life in one house. A good house can always be sold at a fair price after it has served the builder's needs. A poorly constructed house will not compensate the home builder for his investment while he is living in it and, if and when the time comes to sell such a house, he will find it difficult to get even a fair offer.

The problem of getting the most for your building dollar may be summarized briefly as follows: Build a substantial home, using materials of the proper quality, and thus make your investment a source of comfort and security.

Consult your local lumber dealer at every stage in the planning of your new home. His advice and counsel are yours for the asking. He wants you to have a good house and will be glad to give you every assistance in achieving this result.



In this suburban development, Dierks Pre-Shrunk Lumber was used throughout. The builder said: "In line with our policy of using only quality building materials, we have used Dierks Pre-Shrunk Lumber for the past several years. The dryness and uniformity of this lumber allows for less waste and results in a saving in labor cost. Properly kiln dried lumber prevents shrinkage after the house is constructed, and thereby avoids many costly repairs."

Yes, There *IS* a DIFFERENCE in Lumber

For more than 150 years, lumber has been the preferred material for residential construction. It offers the builder "more house" for the building dollar; it is flexible in use; under normal conditions it is readily available in almost every section of the country. Owing to the fact that it is a natural non-conductor of heat, it makes a comfortable house in both hot and cold climates and weather. As its lumber-built walls do not precipitate or hold moisture, it makes for a dry, wholesome, and healthful house in moist regions. A frame house can be made practically earthquake- and hurricane-proof at less cost than other types.

No other building material is so suited to the decorative use of paint, by the aid of which a frame house may be completely renovated externally and internally from time to time. Lumber lends itself easily and cheaply to repairs and alterations. This last consideration is an important one with the average family, as it is a common thing for the average family to build a small or moderate size house with a view to enlargement as the family grows and income gains. It is much easier with lumber than with other materials to make an architectural unit of the original small house and yet have it subject to enlargement without impairment of its symmetry or violation of plan.

THERE IS A DIFFERENCE IN LUMBER

As with practically every other commodity, there is a wide range of quality in lumber. This variation will be found in the species of lumber, but also in lumber of the same species. Southern Pine has long been recognized as the supreme lumber for strength and nail-holding power. In the general classification (Southern Pine) there will be found varieties less desirable than others. For instance, lumber made



Dierks Dense Dimension
made from slow-growth trees

Ordinary lumber
made from coarse-textured trees

from coarse-textured, second-growth trees is generally considered inferior to lumber made from slow-growth, virgin timber. Methods of manufacturing and seasoning, also, have an important bearing upon the resultant product.

LUMBER MUST BE SEASONED

Lumber as it comes from the saw is filled with water. This water is important in the growing tree, but is no longer needed when the tree is made into lumber. Water is held in the tree in two forms—that which is contained in the cells of the wood, and that which is contained in the cell walls. When the drying process starts, the water in the cells is evaporated first. As lumber dries, it shrinks, but it is not until the water in the cell walls begins to evaporate that the lumber begins to shrink. The term seasoning as applied to lumber is synonymous with shrinkage. In other words, all of the surplus moisture in the lumber must be extracted before the lumber is suitable for use. If green lumber or poorly seasoned lumber is used, shrinkage will take place in the structure, and cause serious changes which may affect the strength of the house.

In the early days of this country, all lumber was air-dried. The process of air-drying consisted merely of stacking the lumber on a drying yard, with strips between each layer so that the air could circulate between the boards and carry off the moisture as it evaporated. This process was slow and uncertain. There is still a

"The Hidden Frame is the Most Vital Part of any House"

great deal of lumber on the market "seasoned" by this antiquated method.

Modern lumber mills use the process known as steam kiln-drying. If properly handled, this method produces lumber of uniform moisture content.

DIERKS PRE-SHRUNK LUMBER

Dierks Lumber is manufactured from Southern Pine timber grown in the mountains of Arkansas and Oklahoma where soil and climatic conditions result in a slow, even rate of growth. This is evidenced by the closely-spaced annual rings which show on the ends of the lumber.*

Dierks Lumber is scientifically seasoned in modern steam kilns, where heat and moisture is maintained in proper proportion to permit of thorough seasoning. A high degree of humidity is maintained so that the lumber will not dry only on the surface, while the interior remains moist.

Dierks Lumber is manufactured to the finished sizes *after* it has been seasoned. In other words, the normal shrinkage takes place in the kilns instead of in the dealer's yard or on the job. This point is important because when lumber is made into the finished sizes and then shrinks, it will not be of standard dimensions. Some boards may shrink more than others resulting in lumber of unequal dimensions. When such lumber is used, the carpenter finds it difficult to produce level floors and true walls.

HOW TO IDENTIFY QUALITY IN LUMBER

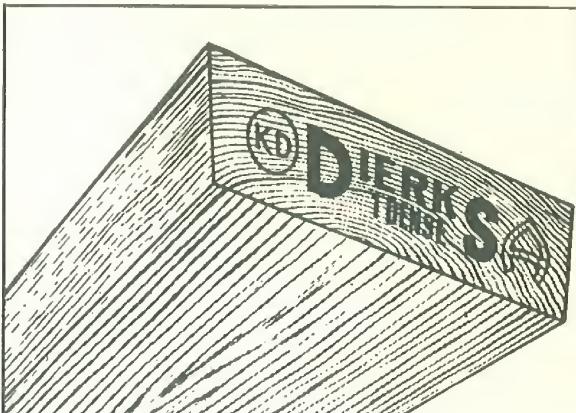
The average person is not sufficiently expert to judge the quality of lumber. That is the reason Dierks Lumber is trade-marked and grade-marked. Each piece bears a stamp showing these marks:

The letters "K D" in a circle mean Kiln Dried—lumber scientifically seasoned.

The letter "A" identifies the species of the lumber—Arkansas Short Leaf Pine.

The grade-mark "1 Dense" indicates that the lumber is of dense texture and No. 1 in grade.

* "The annual growth of a tree is made up of two bands. The light-colored band is the springwood and the darker band is the summerwood. The wood that grows in the spring is made up of thinner cell walls than the wood that grows in the summer. The wood that grows in the summer, or summerwood as it is called, is characterized by hardness, or density of grain. It follows, therefore, that the more summerwood a tree has, the denser and therefore the stronger, is the lumber cut from that tree."



Finally, the name DIERKS guarantees the product as being properly manufactured, dependable lumber.

In the house you build, you will want to use quality lumber. The initial cost of good lumber is very little more than the cost of cheap lumber. In the long run, it pays to use better lumber because it will eliminate a great deal of the upkeep and repair cost which is inevitable when cheap lumber is used. Ask your dealer for Dierks Pre-Shrunk Pine, and look for the identifying marks.

(Editorial Note: During the war the trade-marking of Dierks lumber with the name DIERKS was discontinued, because of the requirement by purchasers for war use that all lumber be stamped with the official grade-mark of a lumber association. Accordingly, Dierks lumber was identified by the official stamp of the Southern Pine Inspection Bureau (SPIB) and a code number indicating the mill which produced the lumber. This practice is being continued under current conditions, but eventually all Dierks construction lumber will be trade- and grade-marked as indicated above.)

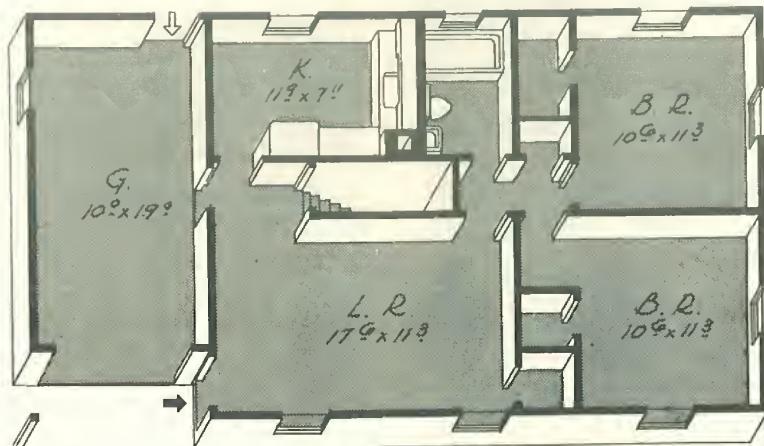
HOW RENT MONEY COUNTS UP

If you are now renting shelter, consider the accompanying table and see for yourself how much better your economic position would have been had you invested your rent money in the purchase of a home of your own.

Rent Per Month	In Ten Years	In Fifteen Years	In Twenty Years
\$20	\$3163.36	\$ 5586.19	\$ 8828.52
\$22	\$3479.70	\$ 6144.81	\$ 9711.37
\$23	\$3637.87	\$ 6424.21	\$10152.20
\$25	\$3954.20	\$ 6982.23	\$11035.65
\$27	\$4270.54	\$ 7541.35	\$11918.50
\$28	\$4428.71	\$ 7820.66	\$12350.93
\$30	\$4745.04	\$ 8379.27	\$13242.78
\$32	\$5061.38	\$ 8937.89	\$14125.63
\$33	\$5219.55	\$ 9217.80	\$14567.86
\$35	\$5535.88	\$ 9775.82	\$15449.81
\$40	\$6326.32	\$11172.88	\$17637.04
\$50	\$7908.40	\$13965.46	\$22071.30



The ADAMS



This house has been designed to provide a maximum of living space at a minimum cost. The exterior lines are simple and absence of extra gables or broken roof lines is a factor in economical construction.

The elimination of a dining room and of the usual fireplace in the living room are other items which help to keep the cost of this house within the means of the low income groups. There is ample dining area in the kitchen or by use of a drop leaf table, a corner of the living room may be utilized for this purpose.

This plan features unusually large closets for a small house. A guest closet is provided off the living room and a linen closet off the

hall. The extension of the garage roof gives excellent cover to the front entrance.

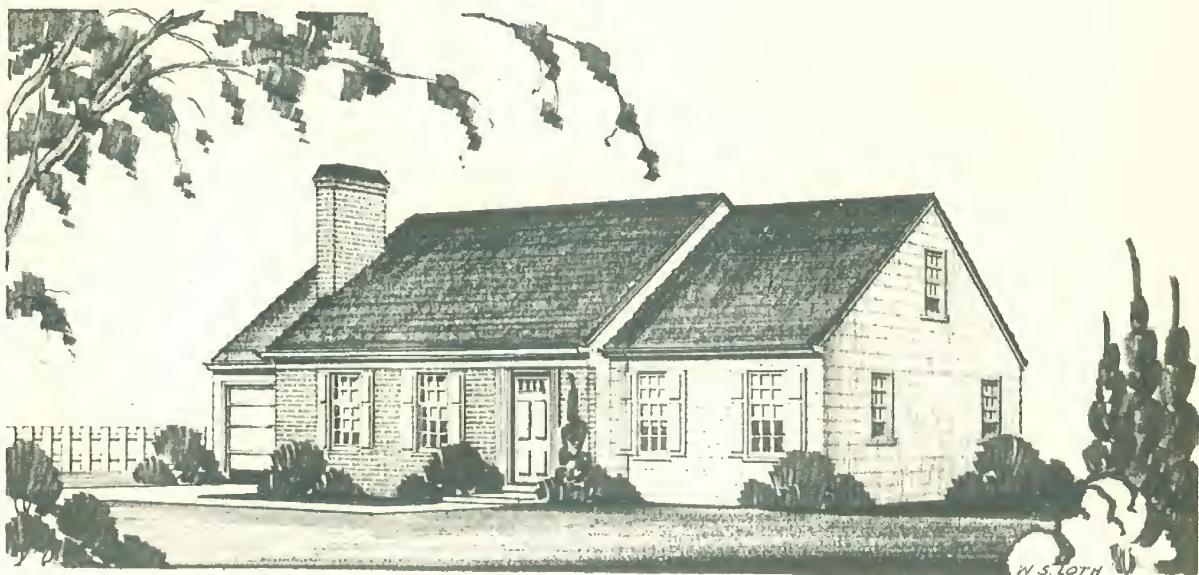
Access to the rear yard is through a door at the rear of the garage.

Entrance to the basement is between the living room and kitchen. If a basement is not desired, the space indicated for a stairway to the basement may be utilized as a utility room. The problem of storage could be taken care of by access from the garage to the attic of the house.

Floor Area: 775 sq. ft.

Suggested lot 55 ft. or more.

Overall width of house, including garage, 43 ft.



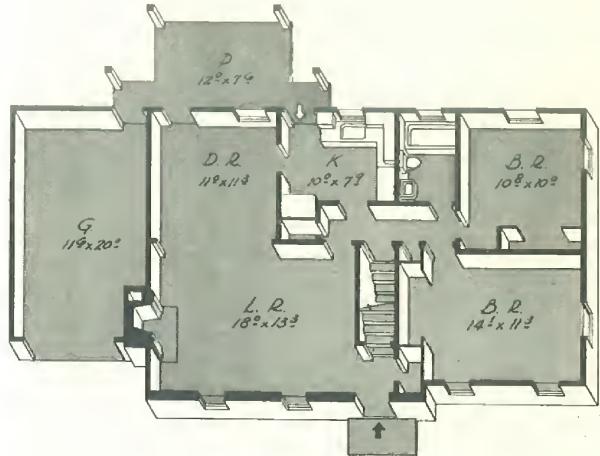
The BARRINGTON

This compactly arranged cottage has much to recommend it. The exterior, though simple in construction, is enhanced by the broken roof line, contrasting colors of red brick, white shingles and the use of the large bottom sash of the double hung windows. Attic ventilation is provided by windows.

The living room and dining room are practically one unit of floor space permitting more extensive area for either room as required. Unusually large closets feature both bedrooms and the bath is conveniently placed. A closet off the living room is convenient for the use of guests.

The kitchen is of the popular L-shape with a window above the sink which affords light and a view of the garden. The refrigerator is recessed and a broom closet is provided off the hall. The rear porch gives access to the kitchen as well as the garage.

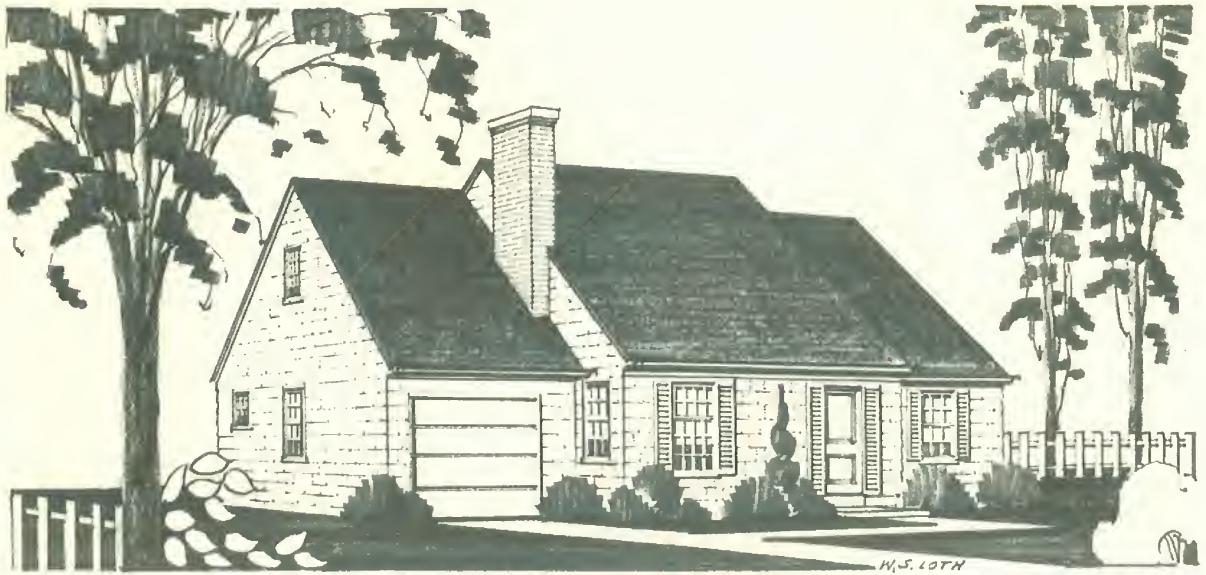
A desirable feature is the entrance to the kitchen from a rear hall as well as from the dining room. A stairway is provided to the attic for future usable space. The basement



stairway is convenient to the living room and to the kitchen. This is particularly desirable if a recreation room is planned for the basement.

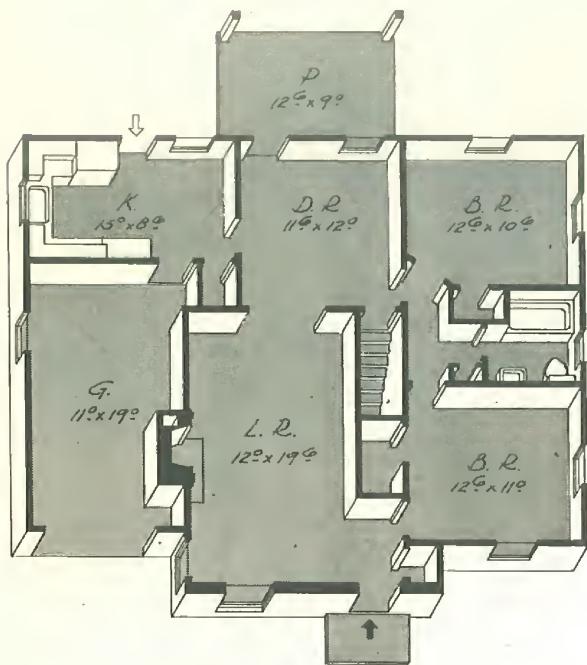
A linen storage closet is provided off the rear hall convenient to the bedrooms.

Floor Area: 1000 sq. ft.
Overall width of house, including garage, 51 ft.
Suggested lot 65 ft. or more.



H.J.S. COTH

The CARVER



This design combines an attractive exterior with convenient room arrangement. The steep pitch of the roof provides extra space in the attic, thus contributing to increased comfort in the hot months. The decorative shutters on the front windows are echoed in the same treatment of the entrance door. The extra large bottom sash of the window in the living room is also an attractive feature.

The living room is quite large and has a fireplace which is a contribution to livability. The guest closet is placed convenient to the front entrance.

An unusually large closet is an asset to the master bedroom. This room has a private entrance off of the front entry. The rear bedroom is almost as large as the master bedroom and it also has a large closet. The linen closet is convenient to the bathroom and both bedrooms.

The kitchen is of the popular U-shape with the stove and refrigerator adjoining the work counter. There is ample space in this room for the placement of a dinette. The rear porch opens off of the dining room. Entrance to the basement is through the dining room. A large broom closet opens into the kitchen. The rear door in the garage gives access to the kitchen. In the recessed space in the garage alongside the fireplace a work bench or storage space for garden tools may be provided. If desired a stair could be roughed in to the attic to make this space available for storage or for a future room.

Floor Area: 1049 sq. ft.

Overall width of house, including garage, 40 ft.

10 in.

Suggested lot 52 ft. or more.

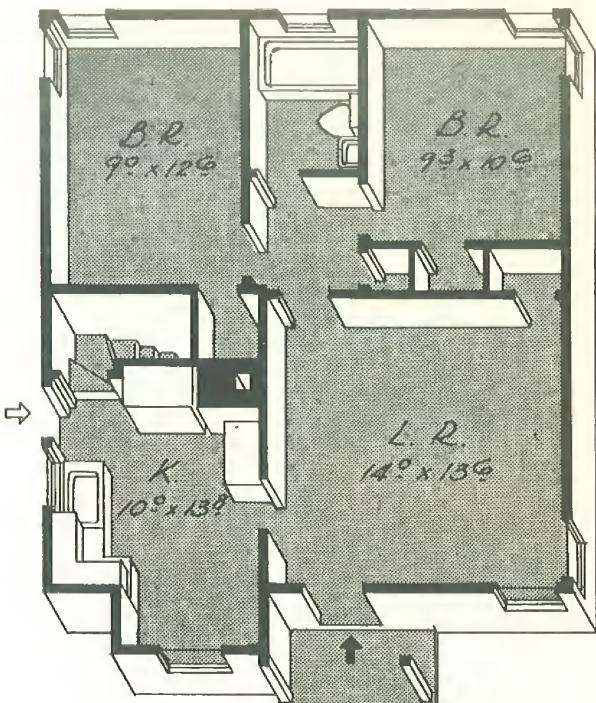


DUNLAP

Here is a design which meets the popular demand for low cost housing. This is in part effected by eliminating the customary fireplace in the living room. The corner windows in the living room give full latitude for maximum use of wall space in placement of the furniture. This also applies to the two bedrooms. A guest closet has been placed at one end of the living room and there is a linen closet off the rear hall.

The kitchen contains a slight offset at the front of the house which would be ideal for the placement of a dinette. Side entrance to the kitchen gives free access to the stairway leading to the basement.

As a later date consideration a porch may be added off the living room and if the lot size permits, may be used as the connecting link between a garage and the house. A full basement is provided to care for the usual heating and laundry equipment.

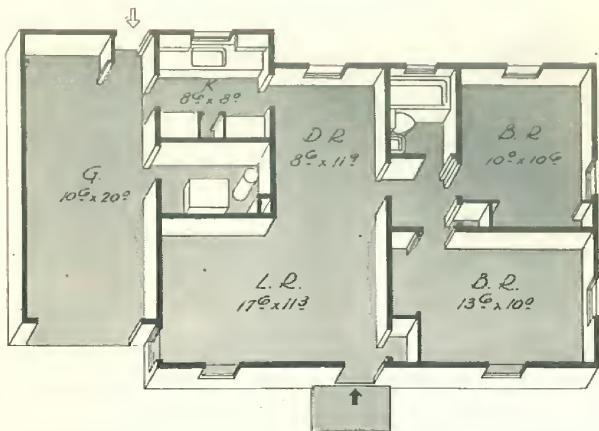


Floor Area: 722 sq. ft.
Overall width of house, 25 ft. 1 in.
Suggested lot 35 ft. or more.

Complete working drawings of the houses illustrated in this book may be secured by sending your order to Dierks Lumber & Coal Company, 1006 Grand Ave., Kansas City 6, Mo. Please include remittance with order.



EPPERSON



This is another house especially designed to reduce construction costs. The exterior, though plain, is pleasing in its design. The contrast in color used in decorative shutters and roof would add to the attractive appearance of the house.

The customary fireplace is omitted from the living room. The dining room and living room are combined to give more flexibility to the use of either of these two rooms.

The master bedroom is unusually large for a small house and a most desirable feature is the extra large wardrobe closets in both bedrooms. The linen closet is convenient to the bedrooms and to the bathroom.

There is no waste space in the kitchen. Stove and refrigerator are placed on one side and sink and cabinets are placed on the opposite wall. A window above the sink affords light and a view of the garden.

Placement of the utility room with entrance from the garage provides necessary space for furnace, hot water heater and laundry.

There is a large closet in the garage. This may be found convenient for storage.

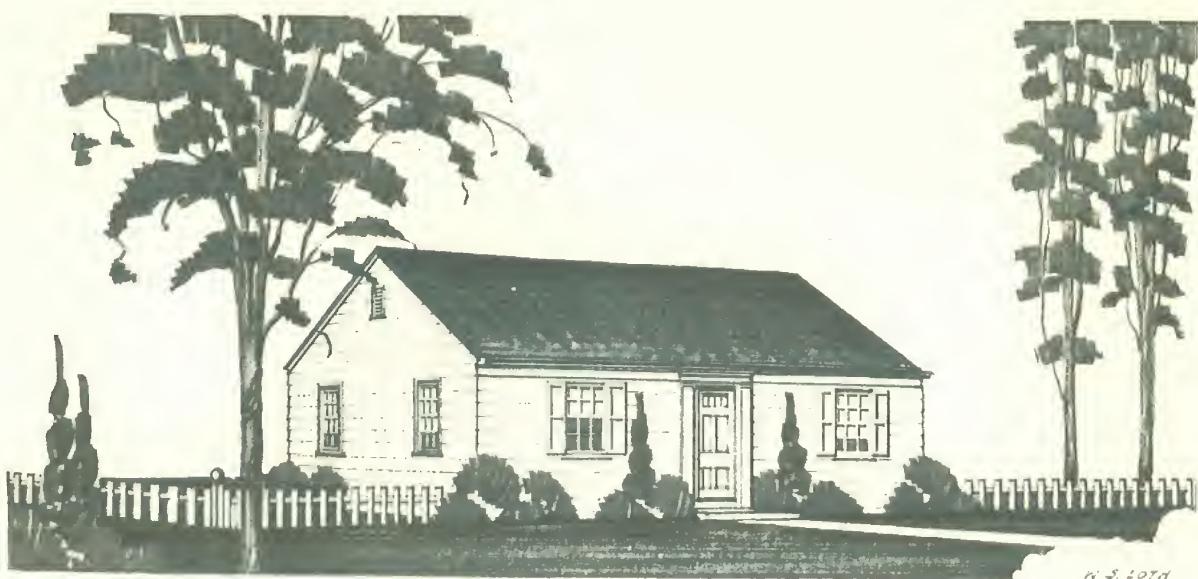
If a porch is desired, it may be added at the rear, opening off from the dining room. This would be convenient to the kitchen for summer use.

Floor Area: 852 sq. ft.

Overall width of house, including garage, 45 ft. 4 in.

Suggested lot 57 ft. or more.

All square foot areas include only the living portion of the house and do not include any porches or garages. Overall dimensions are given as the complete width, including porches, garages and flue extensions.



FRANKLIN

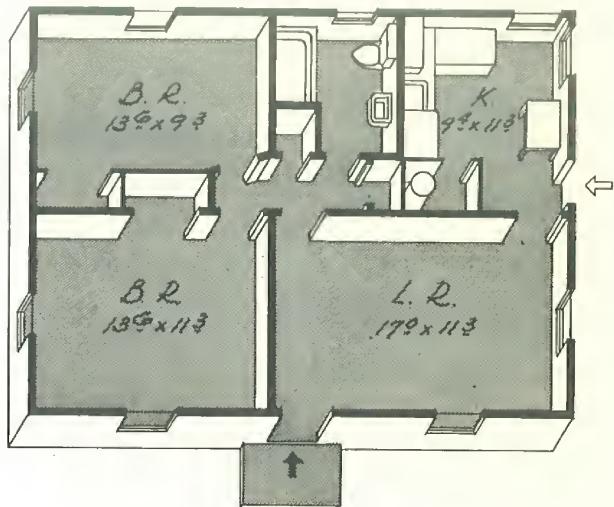
Here is another design which has been created to appeal to those who are interested in low-cost housing. The exterior lines of the house are simple, thus contributing to economy of construction. Wide siding has been indicated for the exterior treatment but shingles may be used if desired. The decorative shutters and architectural detail of the entrance relieves the plainness of the house.

Further economy is the elimination of a basement. Heat is provided by a gas-fired floor furnace. The automatic hot water heater is located in the kitchen where sufficient room is allowed for the storage of necessary laundry tubs or a built-in electric washer. The stove is adjacent to the counter work area.

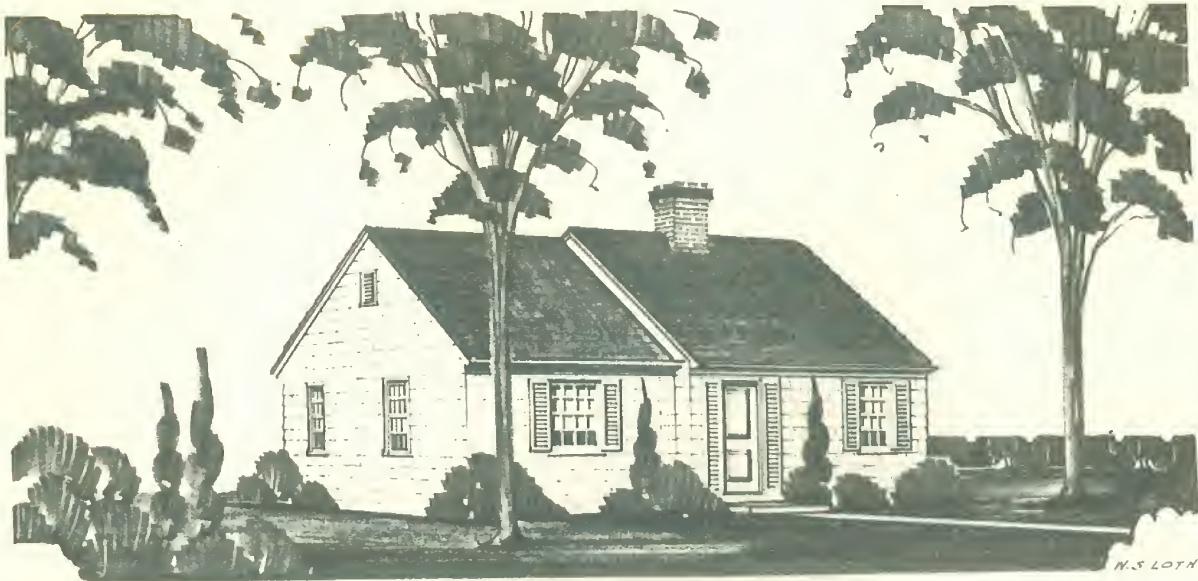
The two bedrooms are of ample size with large closet space. Two closets are provided adjacent to the bathroom and will be found very useful for the storage of bedding and linens or one may be used as a guest closet.

The kitchen has two corner windows and space for dining nook. Porch and garage may be added next to the living room.

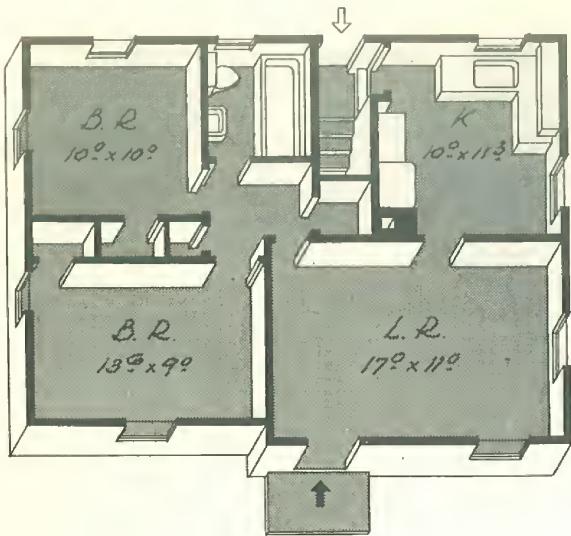
Floor Area: 760 sq. ft.
Overall width of house, 31 ft. 10 in.
Suggested lot 45 ft. or more.



Many of the designs contained in this book feature the use of vertical siding. Dierks Vertical Siding is desirable for exterior use because it is thoroughly preshrunk. Unusual decorative effects may be secured by combining fillet mouldings with the standard tongued-and-grooved boards. The various styles of fillet mouldings available are illustrated on Page 37. The use of these mouldings eliminates unsightly battens necessary when square-edge vertical siding is used.



GRAHAM



Floor Area: 752 sq. ft.

Overall width of house, 31 ft. 10 in.

Suggested lot, 45 ft. or more.

This simple design combines an attractive exterior with maximum utilization of floor space. The broken roof line and central flue add to the exterior appearance. A pleasing color combination would be white shingles with contrasting green shutters and roof. If desired, future development could include a porch and garage off the living room side.

The plan of this house is quite similar to The Franklin but a full basement is provided with entrance to the basement from the kitchen or from the rear of the house. The kitchen is quite large with ample space for a dining nook.

The two bedrooms are of average size and each has a fairly large closet. In addition to the linen closet in the rear hall, there is an extra large closet which will be found useful for storage purposes or for the convenience of guests.

"The Life of a Home is Determined When it is Built"

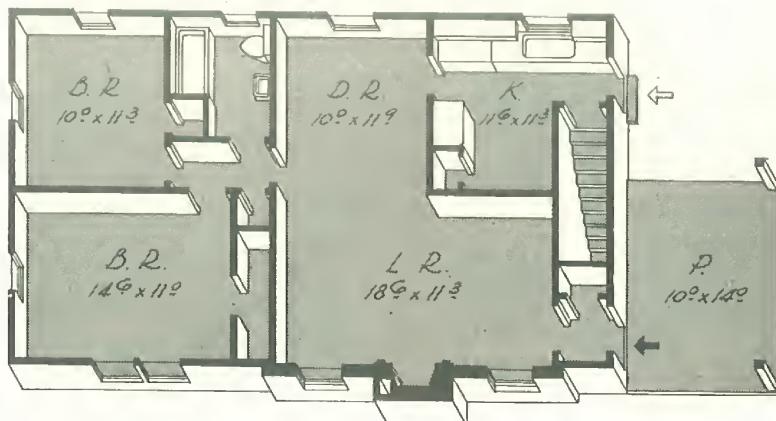
It is the "concealed" parts of the home . . . structural framework . . . the floor joists, the studs, the sills that give soundness and permanence to the whole structure.

Strength of lumber depends upon the fibre-structure. Close-textured lumber will stand more weight and offer greater resistance to strains than coarse-textured lumber. The explanation of this fact is contained in the following quotation:

"The annual growth of a tree is made up of two bands. The light-colored band is the springwood and the darker band is the summerwood. The wood that grows in the spring is made up of thinner cell walls than the wood that grows in the summer. Summerwood is characterized by hardness or density of grain. The more summerwood a tree has, the denser and therefore the stronger, is the lumber cut from that tree."



HAMILTON



The combination of red brick and white shingles and contrasting color of the decorative shutters makes an attractive exterior treatment for this house. The flue is centered on the brick gable with a window on each side.

Entrance to the living room is from the porch. The guest closet is convenient to the front entrance. The omission of a separating wall between the dining room and living room is a desirable feature permitting more flexibility in the use of either room.

The kitchen is quite large and has space for a breakfast nook. The broom closet placed

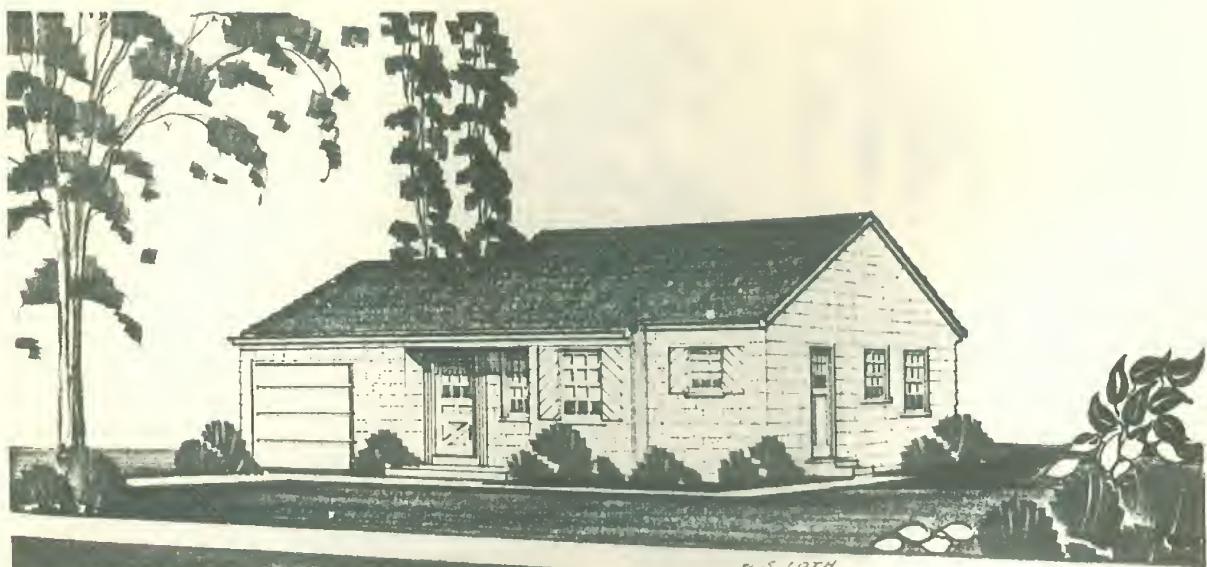
next to the space for a refrigerator will be found quite convenient. Stove, sink and cabinets are all on one wall with a window above the sink providing ventilation and light.

There is a linen closet in the rear hall convenient to the bathroom and both bedrooms.

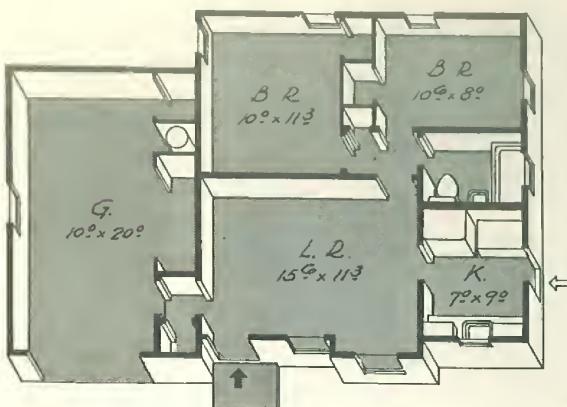
The master bedroom is large and features an unusually large closet. Both bedrooms have cross ventilation.

Floor Area: 960 sq. ft.

**Overall width of house, 50 ft. 4 in.
Suggested lot 62 ft. or more.**



IRVING



Floor Area: 585 sq. ft.

Overall width of house, including garage, 37 ft. 4 in.

Suggested lot 50 ft. or more.

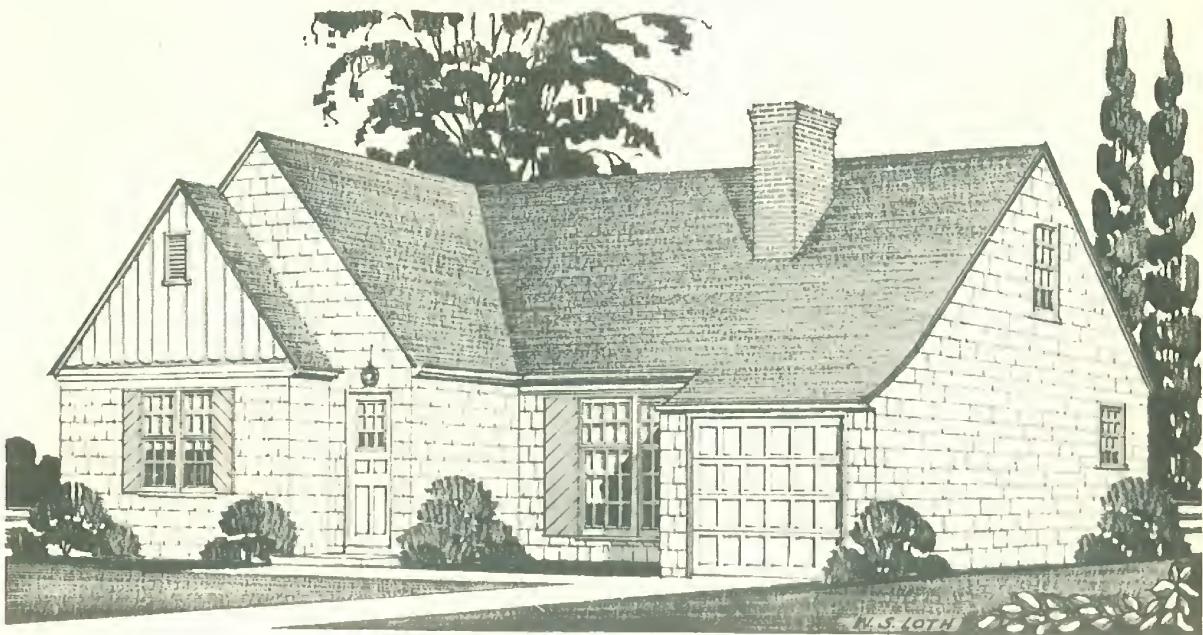
Since the strength of a house is in its frame, it is important that lumber used for this purpose be strong and seasoned so that it will not shrink after it is incorporated in the structure. Shrinkage at this stage results in weakening the nailed joints, causing plaster cracks, doors and windows out of plumb and other conditions which may necessitate expensive repairs.

Of all the houses illustrated in this book, it would be difficult to find one which offers as much living space at low cost as the house shown above. Economy of construction has been the first consideration in the design of this house. Heat is provided by the use of a gas-fired floor furnace, thus eliminating the cost of a basement.

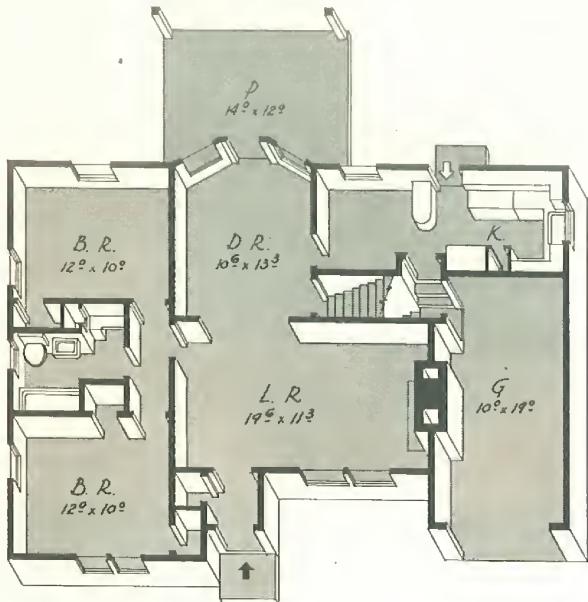
The living room is fairly large and the slight offset at the front would accommodate a dinette. The kitchen is connected with the living room, thus providing convenience in serving. Refrigerator and stove are placed on one wall of the kitchen with sink and cabinets on the opposite wall. The window above the sink and the rear door assure plenty of ventilation and light.

The entrance to the living room is sheltered by the overhanging roof. A guest closet has been placed just at the left of the entrance. Each bedroom has a fairly large closet and there is a linen closet convenient to the bathroom and to the bedrooms. Laundry, hot water heater and storage space has been provided in the garage.

The exterior may be of shingles, as shown, or if preferred siding or plywood panels may be used.



The JENNISON



This is a house designed for comfortable living. It was included in our 1940 book under the name, "The Beechwood," and is retained in this book because it was one of the most popular designs of our 1940 book.

An entrance vestibule is a feature not usually found in one-story houses. A guests' closet has been provided off this vestibule. The living room is of unusual size.

The bay window in the dining room makes this room less formal and incorporates it with the living portion of the house.

The major item of consideration in any well planned house is the kitchen. This room, with a breakfast bar and well proportioned breakfast nook, is an outstanding feature in this design. The kitchen is of the popular U-shaped type with the sink in the center directly under a window, the drainboard returning on each side, with the stove at the end on the outside wall, and the broom closet separating the end of the drainboard and the refrigerator space on the inside wall.

Direct access from the garage to the basement is an outstanding feature, as well as a convenient access from the kitchen to the garage.

Another unusual feature of this house is the dressing room with powder table just outside the bath room.

Both bed rooms are of good size and have cross ventilation. The closets are of average size. These bed rooms are connected by a small hall, access to which is gained through the living room.

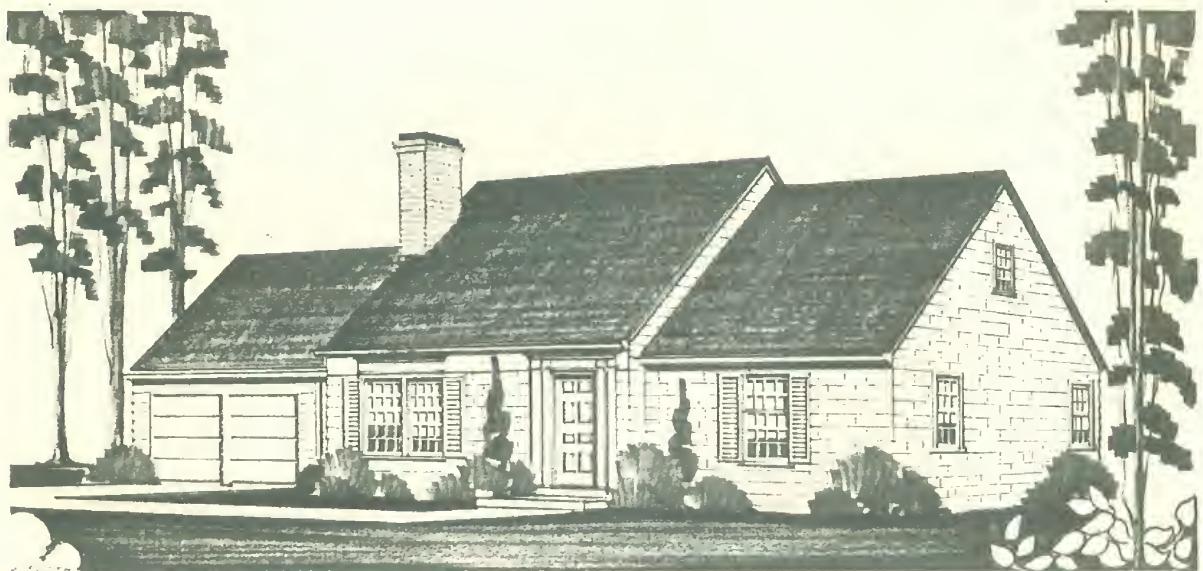
A stair to the attic provides access to space suitable for a future bed room.

The garage is incorporated as an integral part of the plan.

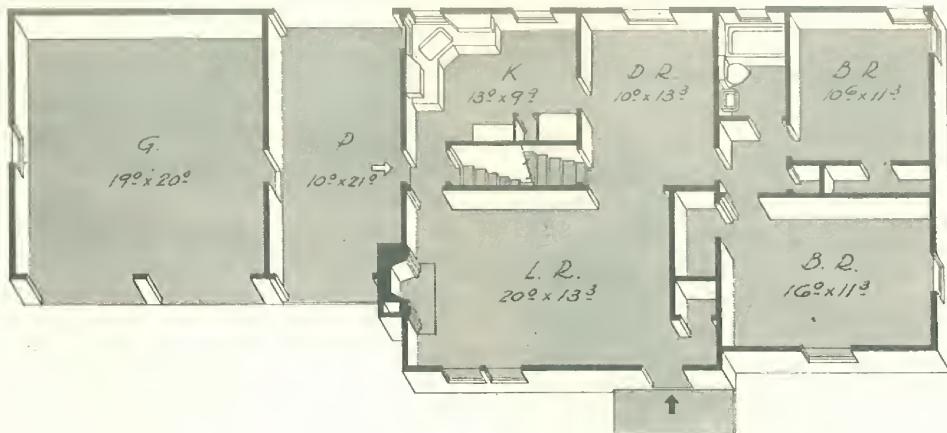
Floor Area: 1015 sq. ft.

Overall width of house, 43 ft. 4 in.

Suggested lot 56 ft. or more.



KENNEDY



This house is reminiscent of the popular ranch house style. The living room is quite large and a guest closet has been provided near the front entrance. Ample closet space is a desirable feature of the two bedrooms. The master bedroom is quite large and the wall space adequately lends itself to twin bed arrangement.

An unusual feature of the kitchen is a corner sink with two corner windows. There is ample space in the kitchen for a breakfast nook. The dining room may be entered from the kitchen, the rear hall or the living room.

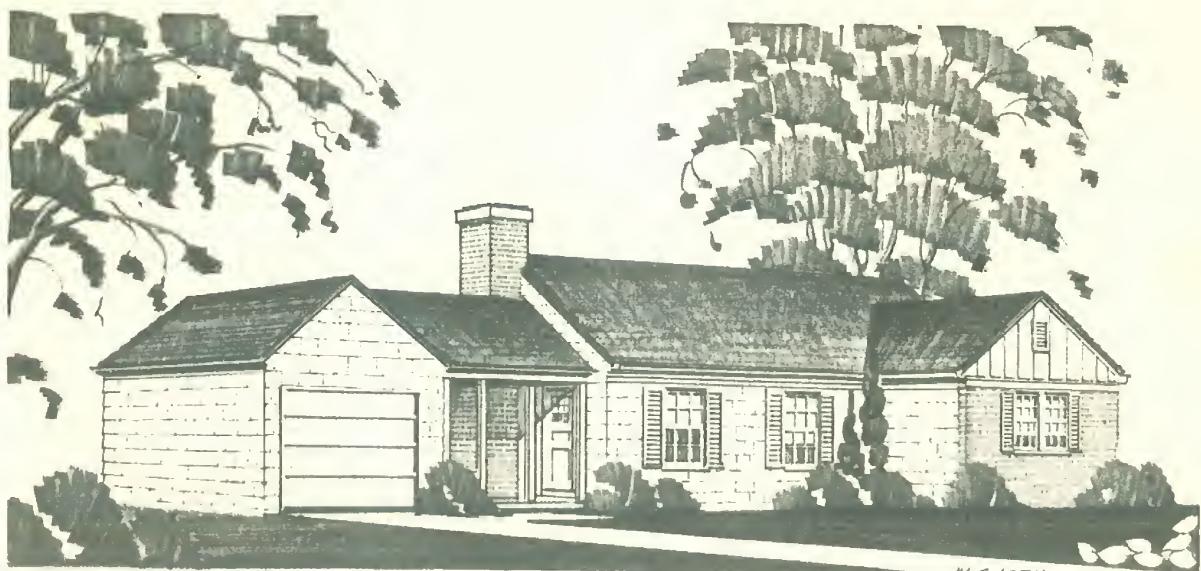
An exceptionally large porch connects the double garage and house. The basement stairs are conveniently located for future recreation room in the basement. A stairway to the attic has been provided to allow for future rooms or for access to storage space.

If present necessity does not require a two-car garage, additional space can well be used for the storage of garden tools or may be converted into a work shop.

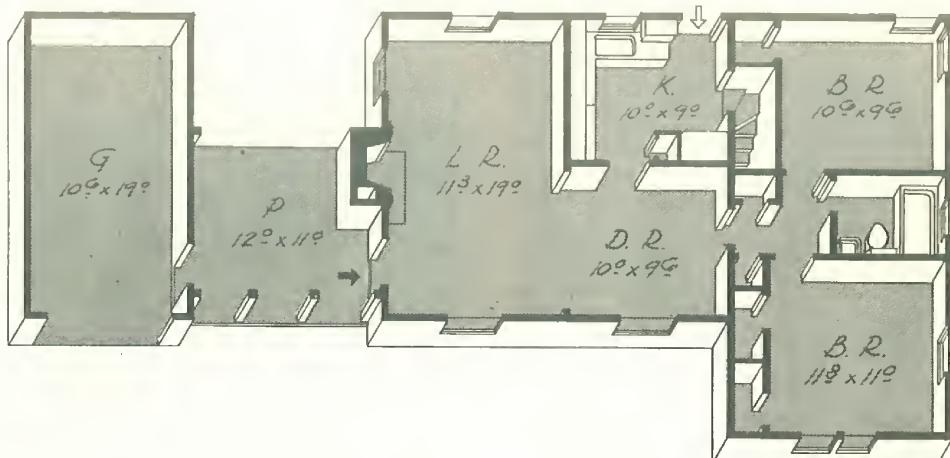
Floor Area: 1123 sq. ft.

Overall width of house, including garage, 70 ft. 10 in.

Suggested lot 85 ft. or more.



LAMBERT



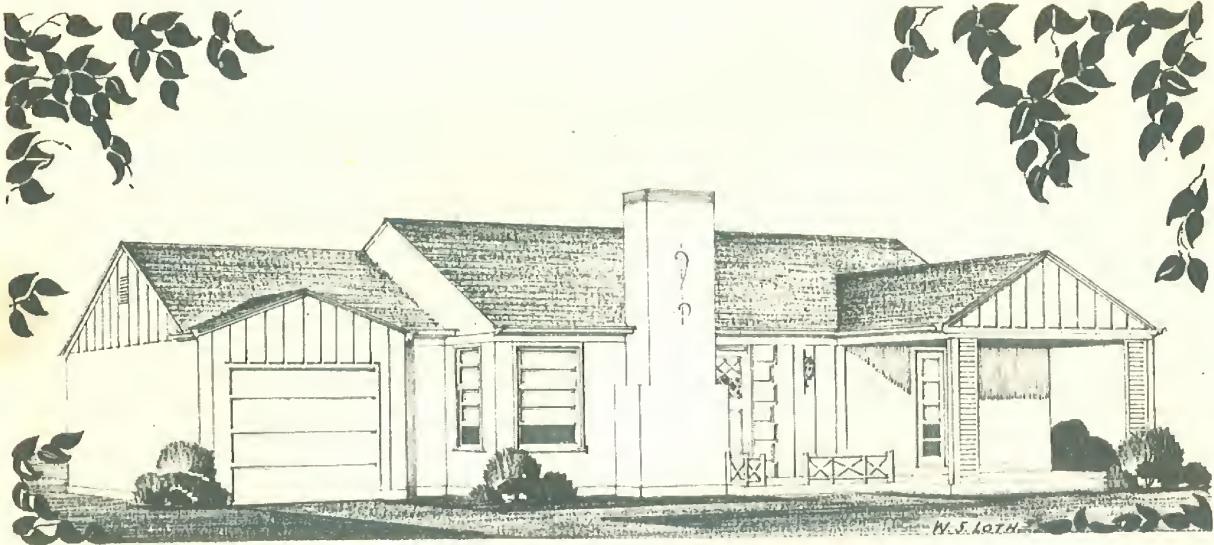
One of the most popular of the current types of houses is that known as the "ranch house," of which the above is an excellent example. The exterior treatment is a combination of brick and shingles with vertical siding in the gable. The living room and dining room supplement each other to give this portion of the house unusual flexibility in use. The kitchen is well designed to afford a maximum of cabinet space. Entrance to the back yard and to the basement stairs is through the kitchen.

The master bedroom has two large closets and the two closets off of the hallway provide space for the storage of bedding and linens. The corner windows in the rear bedroom allow wider latitude in the placement of furniture. While the garage is independent of the house, it is connected with the house by the covered porch. A door is provided for access from the porch to the garage.

Floor Area: 844 sq. ft.

Overall width of house, including garage, 60 ft. 7 in.

Suggested lot 70 ft. or more.



The MONTEREY

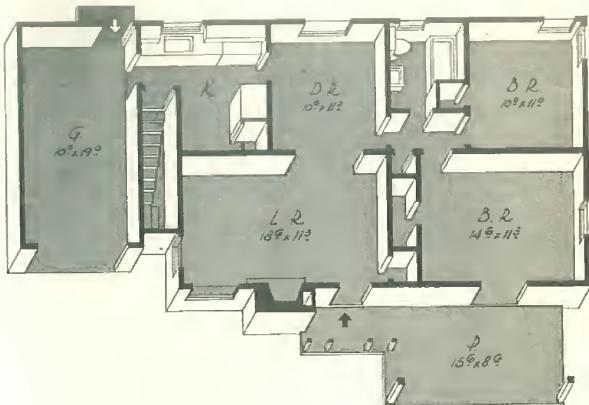
This inviting looking bungalow is an adaptation of the Southern California architectural style known as Monterey.

The exterior treatment is stucco with vertical siding boards contributing a contrasting note. The roof is of wood shingles. The porch on the front is tied into the front entrance way by use of low wooden railing. The horizontal lines of this house are emphasized by the treatment of the windows in the living room and garage door design. The wide stucco chimney, with its decorative motif in wrought iron, is a decorative as well as utilitarian feature of this house.

The living room is of generous size and is amply lighted and ventilated by the two windows and front door. A guest closet is provided next to the entrance.

The master bedroom has two exposures and opens onto the large porch. An unusually large closet is provided in this room. The smaller bedroom has corner windows—a feature which lends itself very effectively to effective placement of furniture. The bath room is convenient to both bedrooms. A linen closet opens off a small hall between the two bedrooms.

The kitchen is well arranged, providing space for the stove at the end of the drainboard and the refrigerator next to the broom closet, leaving ample space for table and chairs.



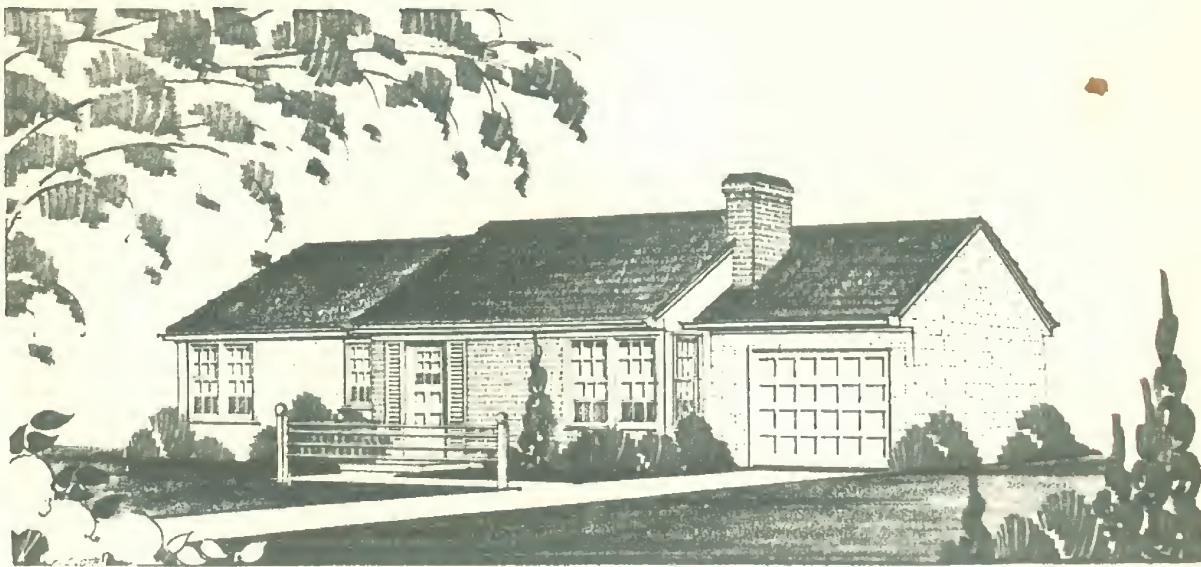
Entrance to the garage from the house is through the kitchen. The rear door is placed at the end of the garage.

Floor Area: 931 sq. ft.

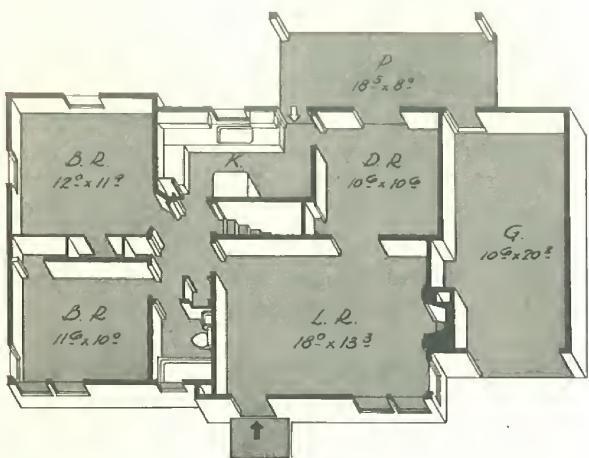
Overall width of house, including garage, 50 ft.
10 in.

Suggested lot 60 ft. or more.

Since the strength of a house is in its frame, it is important that lumber used for this purpose be strong and seasoned so that it will not shrink after it is incorporated in the structure. Shrinkage at this stage results in weakening the nailed joints; causing plaster cracks, doors and windows out of plumb and other conditions which may necessitate expensive repairs.



NEWBURN



A pleasing combination of brick and shingles makes this an attractive exterior treatment. Direct access to the living room is gained through the front entrance. The corner windows provide maximum wall space for the placement of furniture, and the same treatment is provided in the front bedroom.

Each bedroom has a large closet and the linen closet is between the two bedrooms. A guest closet is provided off the hall, one shelf of which is accessible to the bath for storage of towels.

The arrangement of the kitchen provides a space in the corner for dinette. Space in the dining room has been provided for a built-in china cabinet. The dining room is adequate but the large porch at the rear of the house with access from both the kitchen and dining room is convenient for use as an outdoor dining room in summer months. Access to the basement is convenient from the kitchen as well as from the living room.

The recess in the garage may be used as storage for tools or equipment or a work bench could be built in if desired.

Floor Area: 923 sq. ft.

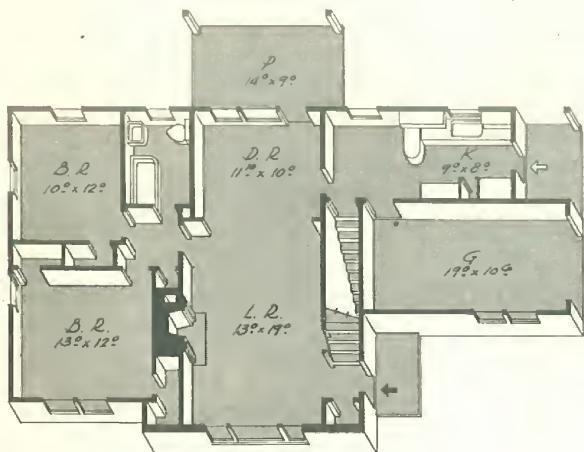
Overall width of house, including garage, 48 ft. 6 in.

Suggested lot 62 ft. or more.

The price of a product is only one factor to be considered when buying. Quality should always be considered *in relation to price*. Dierks Pre-Shrunk Lumber will be found to be cheaper in the long run because a house built of this lumber will endure. If economy is imperative, sacrifice some of the non-essentials which can be added later if desired. Build strength and durability into your home as a safeguard for your investment.



OVERTON



This is a most attractive plan for a corner lot or a wide interior lot. The exterior of wide siding, brick and vertical siding with a large picture window centered on the living room gable all contribute to make this an eye catching exterior.

The living room is large and the large cased opening between it and the dining room adds to the spacious appearance of this portion of the house. The master bedroom has two large closets and the spacing of the windows permits wide latitude in placement of furniture. Both bedrooms have cross ventilation and access to the bathroom is convenient from each as well as from the living portion of the house.

A breakfast nook which communicates with the kitchen is a very desirable feature. The refrigerator and stove are recessed on either side of a broom closet. The window over the sink provides ventilation and light and a view of the rear garden.

This house has two porches, a small porch which gives access to the kitchen and a large porch at the rear which may be screened and used as an outdoor dining room.

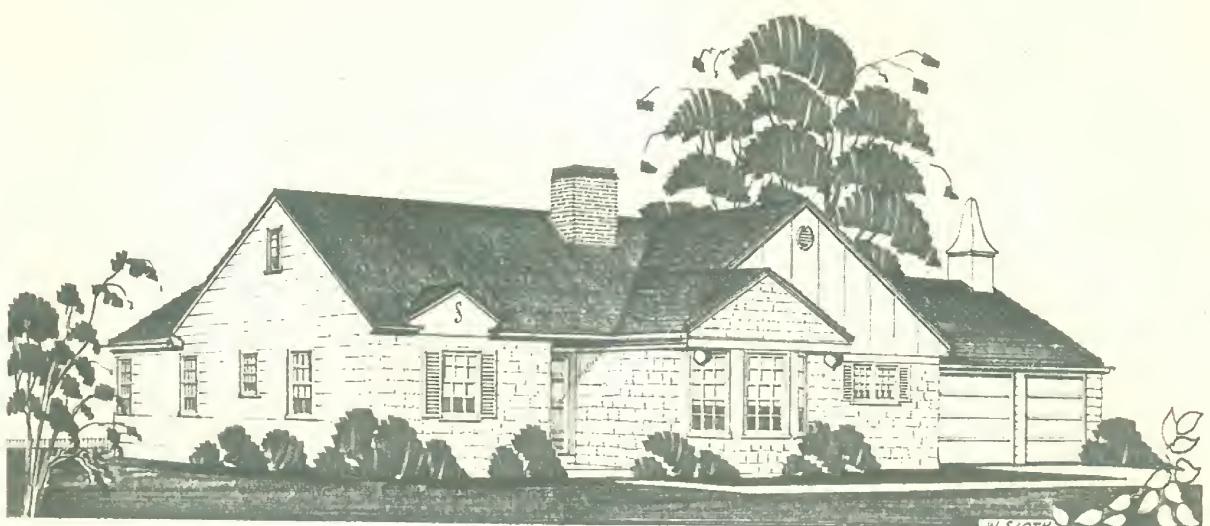
Floor Area: 1130 sq. ft.

**Overall width of house, including garage, 63 ft.
Suggested inside lot 85 ft. or more.**

Suggested corner lot 65 ft. or more.

The average person builds a home but once in a lifetime. It is of the utmost importance that the builder select a design which fits his present as well as future requirements; that he use standard materials of proven value and that he insists upon good workmanship.

If you must economize in the construction of your home, eliminate those items which can be added later. Do not "economize" by using green or poorly seasoned framing lumber, which may result in a general weakening of the structure, and the necessity for constant repairs.



PHILLIPS

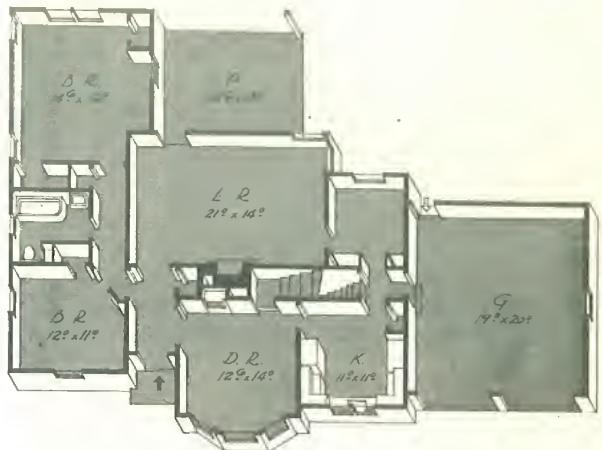
This is one of our most attractive large bungalows.

Entrance is through a vestibule which gives access to the dining room, living room and the bedroom wing. The living room is placed at the rear of the house for privacy and garden view. The master bedroom which is located in the rear of the house is unusually large and is provided with two closets.

The kitchen and dining room are at the front of the house and the dining room has an attractive bay window. There is ample cabinet storage space in the kitchen. Its U-shape affords the convenience of having the stove on one end of the work space and the refrigerator on the other.

There is a linen closet and in addition a towel cabinet located in the bathroom. The breakfast room adjoins the living room and if desired this space may be used as a library. Access to a stairway leading to the attic is through the dining room.

If built on a corner lot or in a suburban area where the ground is available, garage doors may be placed at the end of the house instead of in the front. This would add to its pretentious appearance.

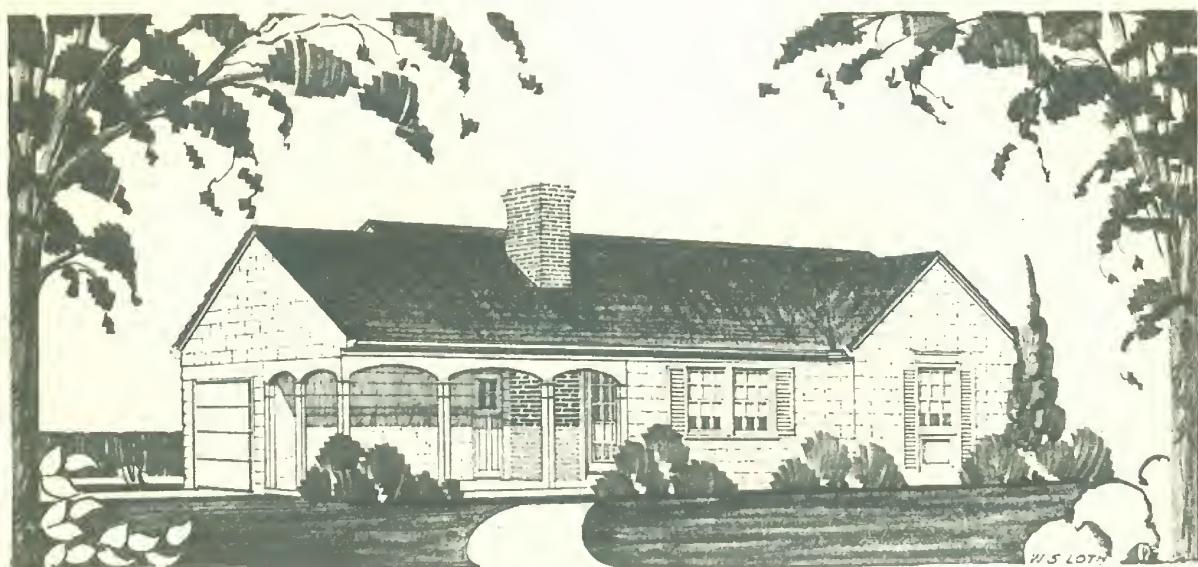


This design lends itself to the inclusion of a recreation room in the basement with a wood burning fireplace there as well as on the first floor, at little additional cost. Porch located at the rear of the house is unusually large and a doorway connects the house with the two-car garage.

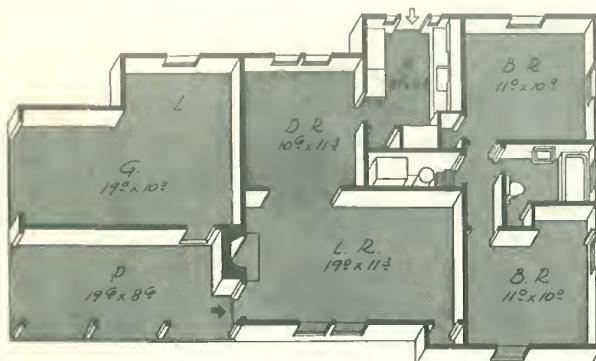
Floor Area: 1393 sq. ft.

Overall width of house, including garage, 62 ft. 4 in.

Suggested lot 75 ft. or more.



QUIGLEY



For those who are partial to the ranch house style, this design should be of particular interest. This house has been designed to be built without basement. However, where a basement is desired, the space between the living room and kitchen indicated for a furnace and hot water heater may be used for the stairway with entrance from the kitchen where the closet is shown. If built without basement, the location of the utility room is convenient for distribution of heat.

The living room is fairly large and contains a closet for convenience of guests. The living room fireplace may be eliminated for the sake of economy. The dining room is separated from

the living room by a cased opening and is convenient to the kitchen. An unusually large porch provides ample outdoor living room space.

Each of the two bedrooms has cross ventilation. The front bedroom has an unusually large closet and the linen closet is located in the bathroom.

Space for the laundry is provided in the garage. If the house is built with a basement, this space may be utilized for other purposes. For instance, a workshop, a flower room, or with a partition across, as a photographic dark room.

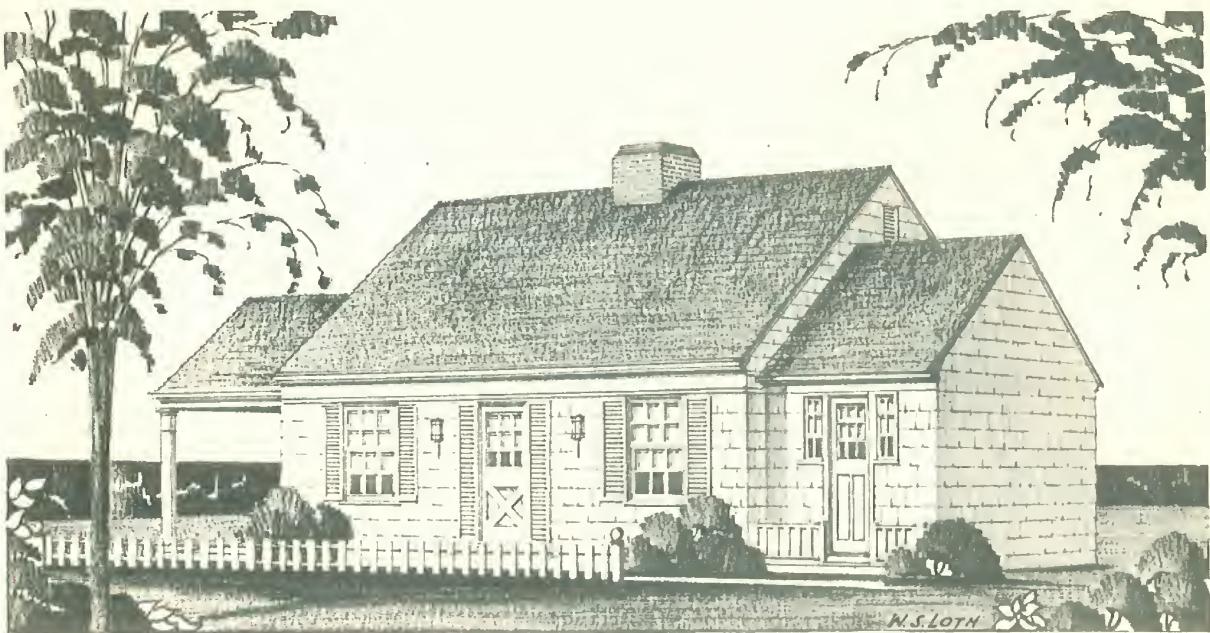
Floor Area: 850 sq. ft.

Overall width of house, including garage, 50 ft. 10 in.

Suggested inside lot 80 ft. or more.

Suggested corner lot 65 ft. or more.

The cost of stock plans is an unimportant part of the cost of constructing a home, but everything depends upon the correctness of the plans. Those offered in this book will be found to be practical and architecturally correct.



The RAMONA

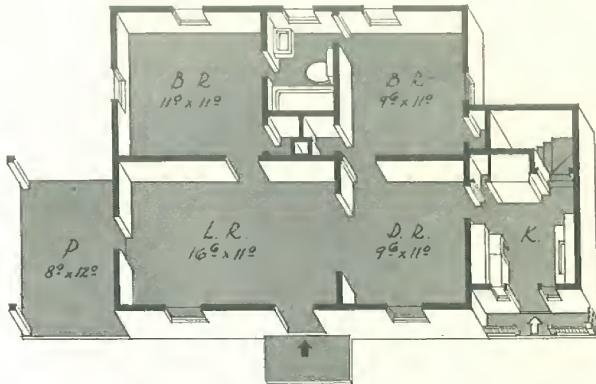
This house was included in our 1940 book under the name, "The Pinewood." Because it seems to fit in so well with the popular demand for attractive small houses, it has been retained in this book.

A glance at the floor plan will show that every inch of usable space has been conserved. The elimination of halls with access to a connecting bath through both bed rooms gives this house marvelous efficiency.

It has a good size living room, and the dining room is conveniently placed with reference to both living room and kitchen. The kitchen is located at the front of the house, a feature which is very desirable since the housewife spends most of her time in the kitchen.

The secondary entrance being on the front of the house giving direct access to the kitchen, has been treated in such an architectural style, with its small stoop, wood rail and side lights, so as to contribute definitely to the exterior appearance. The stove and work table are placed on the wall opposite the drainboard. A recessed space has been provided for the refrigerator next to the broom closet.

Both bed rooms have cross ventilation and average size closets. One of the closets opening



off the small bed room may be used for linen and bedding storage.

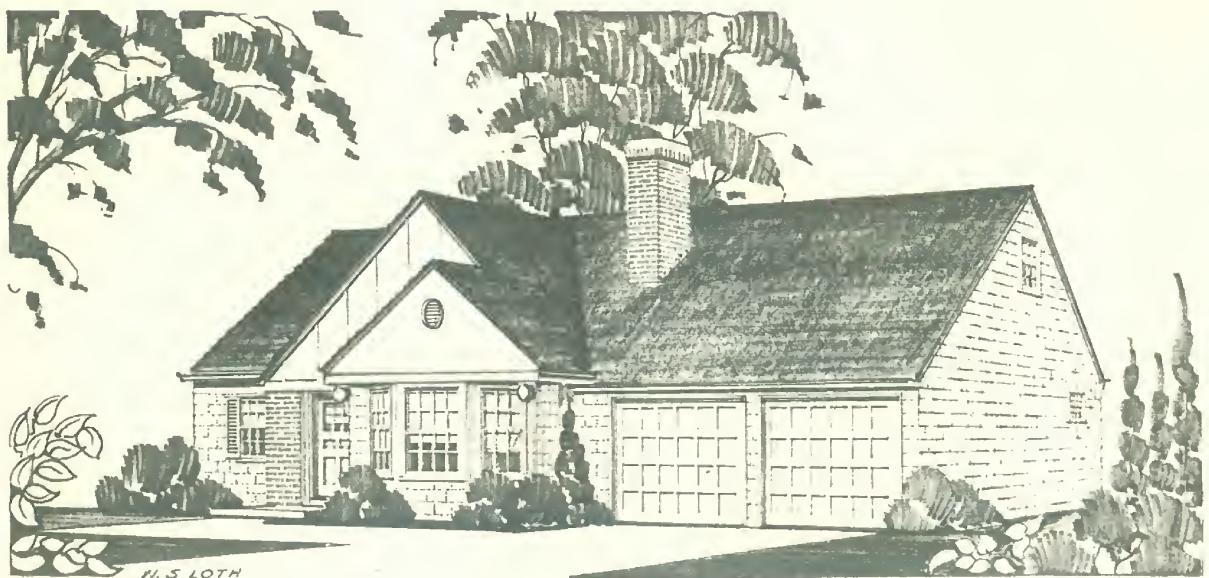
If an attached garage is desired, it may be added next to the kitchen.

Floor Area: 770 sq. ft.

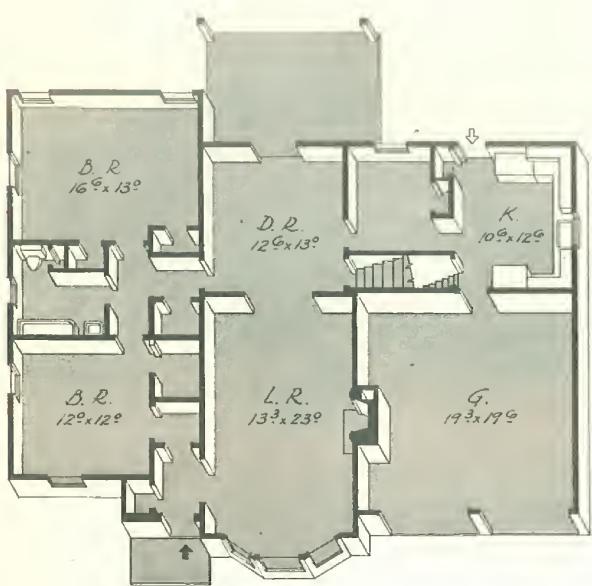
Overall width of house, 43 ft. 10 in.

Suggested lot 56 ft. or more.

Experienced builders have found that there is economy in using good lumber. The initial saving made by buying cheap lumber is more than offset by the cost of repairs due to the inferior quality of the cheap lumber. Specify Dierks Pre-Shrunk Lumber.



STANTON



The exterior of this house makes use of a variety of materials which may be combined in a color harmony to achieve an attractive effect. It is suggested that the brick be red, not painted, siding shingles white and trim a light cream. The flush surface of the gable over the dining room bay may be of Preswood or exterior plywood. This is set off by the use of vertical batten strips in the large gable.

This house features unusually large rooms and closets. The living room which is 23 feet in length is distinguished by a bay window. A vestibule provides entrance to the front bedroom without passing through the living room. A guest closet is conveniently located off the vestibule. The front bedroom has an unusually large closet and an alcove which may be used for a dressing room.

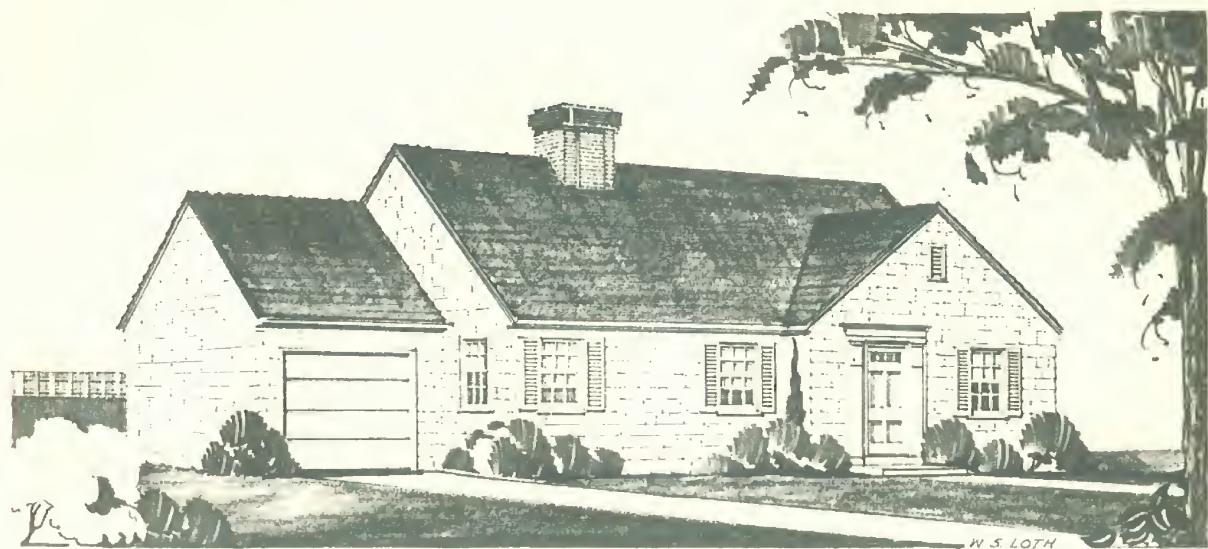
The rear bedroom is larger than usual and has three windows, two being corner windows which allow more space for the placing of furniture. Access to the porch is through the dining room. The breakfast room is placed convenient to the kitchen which is of the popular U-shape. Stairway to the attic is provided off the dining room.

The two-car garage is an integral part of the house. If the house is placed on a corner lot the garage doors may be placed at the side of the house and two windows on the front. This would add greatly to the spacious appearance of the house.

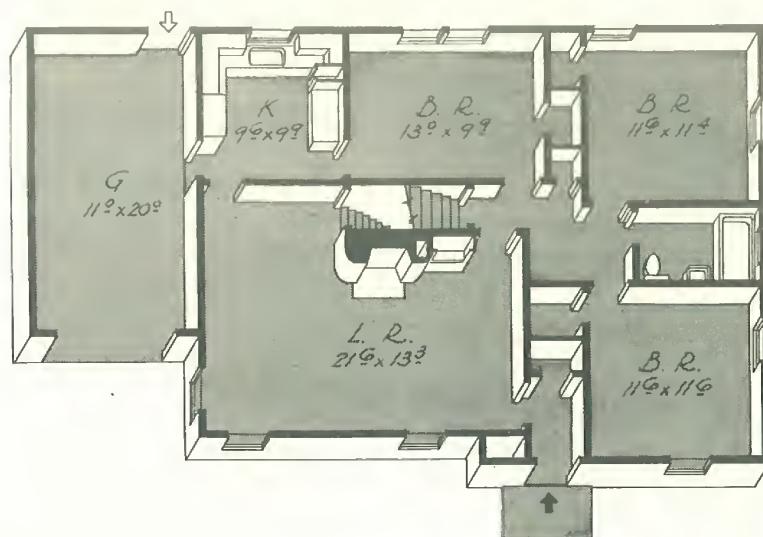
Floor Area: 1351 sq. ft.

Overall width of house, including garage, 50 ft. 10 in.

Suggested lot 65 ft. or more.



TRUMAN



While the exterior treatment of this house is simple yet it can be made very attractive by proper color selection in the treatment of window and door trim, the shutters and color of roofing. The massive brick flue also adds to the exterior appearance.

An unique feature is the L-shaped living room which offers opportunity for dinette space. A semi-modern effect is given by the fireplace and bookcase treatment in this room. Entrance is through a small vestibule where we find a guest closet conveniently located.

The bathroom is placed between the two bedrooms.

The center room may be used as a third bedroom as shown, or if desired it may be used as a dining room or porch. If used as a porch the closet in this room could be equipped with a rollaway bed.

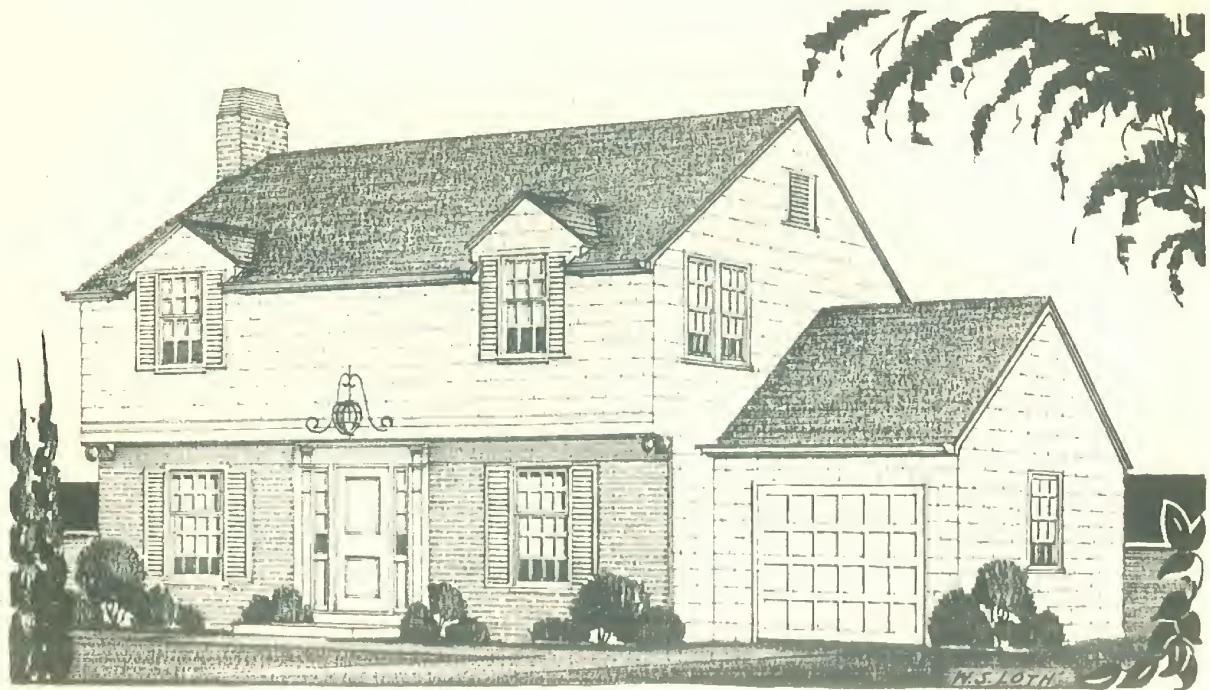
A stairway is provided for convenient access to future usable space in the attic.

The kitchen is of the conventional U-type which has been found to be efficient and convenient. The rear entrance is through the garage.

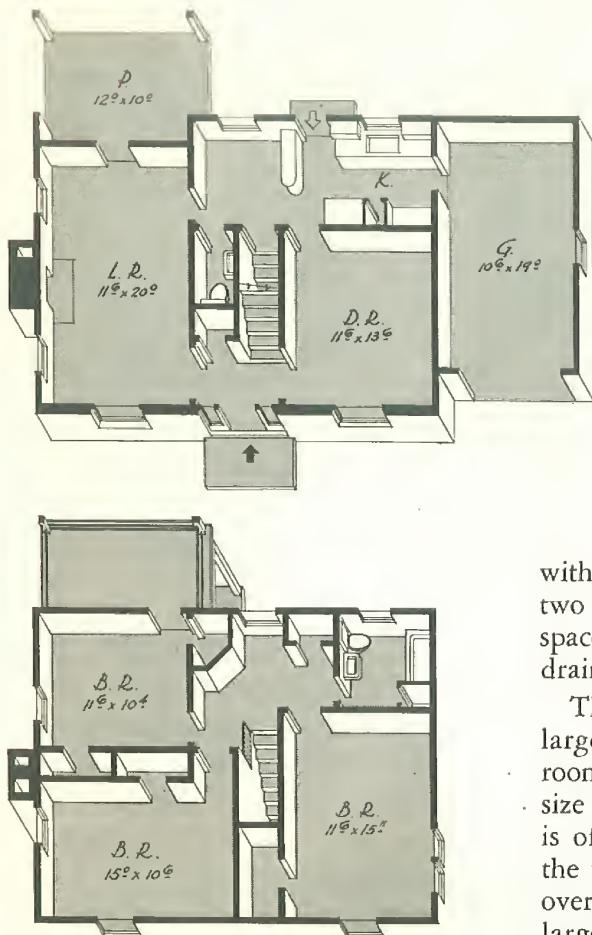
Floor Area: 1106 sq. ft.

Overall width of house, including garage, 45 ft. 10 in.

Suggested lot 65 ft. or more.



The UVALDE



SEE PAGE 31 FOR DIMENSIONS

The style of this house is reminiscent of the earlier Colonial period, of which the slightly projecting upper story is a characteristic.

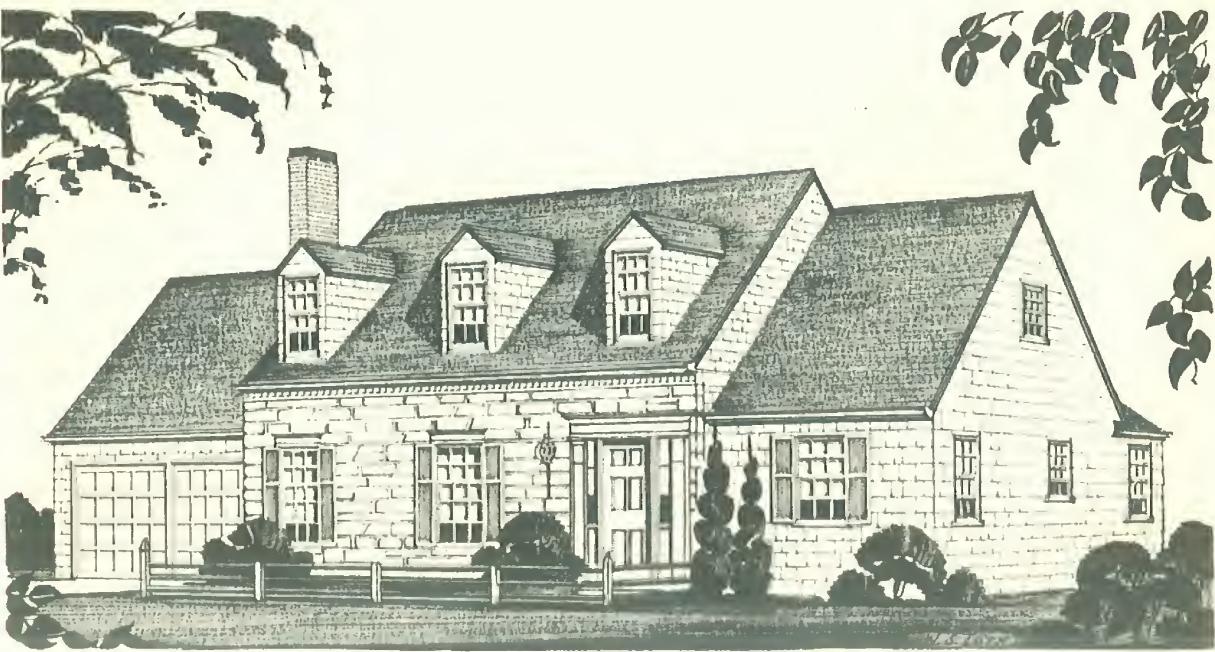
It has the semi-center-hall plan, permitting access to the second floor without going through the principal rooms. The fireplace placed between two windows on the outside wall is ideally located to permit of desirable arrangements of furniture.

The half-bath on the first floor is so located that it may serve as a guest powder room.

The dining room is of nice proportions and well ventilated by the floor length window in front.

Kitchen and breakfast room are combined, with the breakfast bar serving as a break between the two and at the same time providing additional cupboard space. The stove and refrigerator are placed near the drainboard and are separated by a broom closet.

The master bed room on the second floor is unusually large and is provided with a large closet. A second bed room almost as large and also with a closet of ample size is a special feature of this house. The third bed room is of moderate size, but large enough to accommodate the usual bed room furniture, and has access to a deck over the porch below. A linen closet is provided in the large bath room. A large bedding storage closet opens off the hall.



The VINITA

This is an adaptation of the popular Cape Cod style of architecture. The stone veneer and shingle side walls, the three dormer windows and the rail fence all combine to form a very pleasing effect.

A feature of the dining room is the corner cupboards and the large glass area opening onto the rear porch.

Kitchen and breakfast room are combined. Space has been provided for stove and refrigerator, as well as maple chopping block, planning desk and broom closet. Drainboard, with cupboard space below, separates the breakfast nook from the kitchen.

The attached two-car garage has a rough stairway leading from the garage to storage space above.

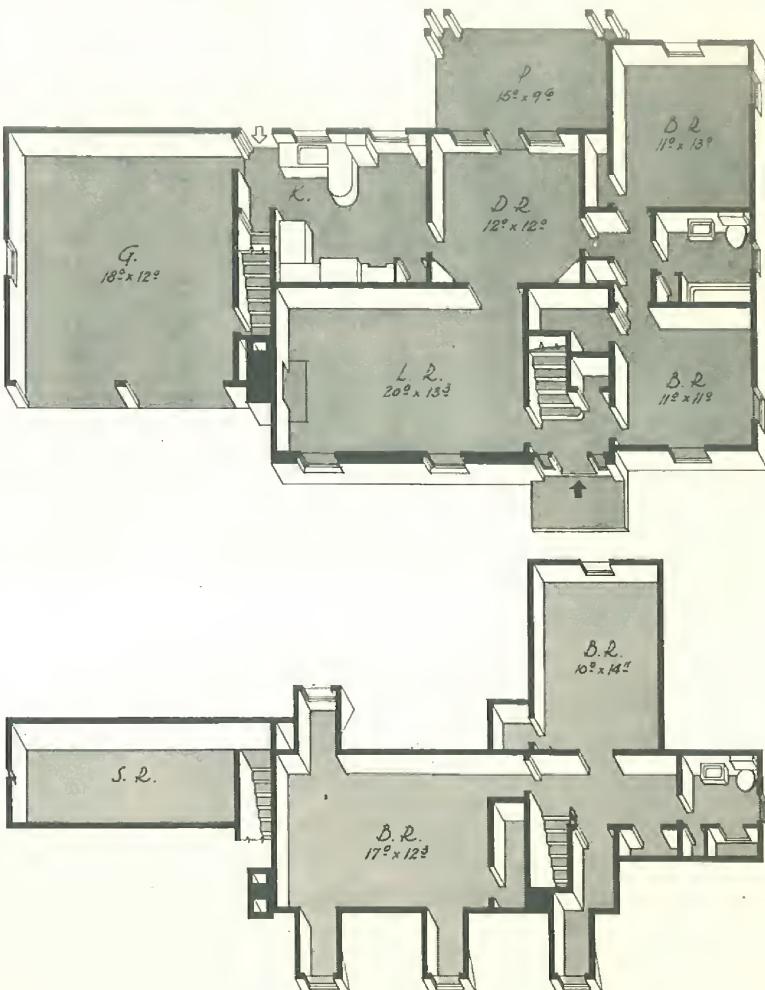
A linen closet is provided in the bath room. A bedding storage closet is conveniently located in the adjoining hall. Closets for both bed rooms are unusually large.

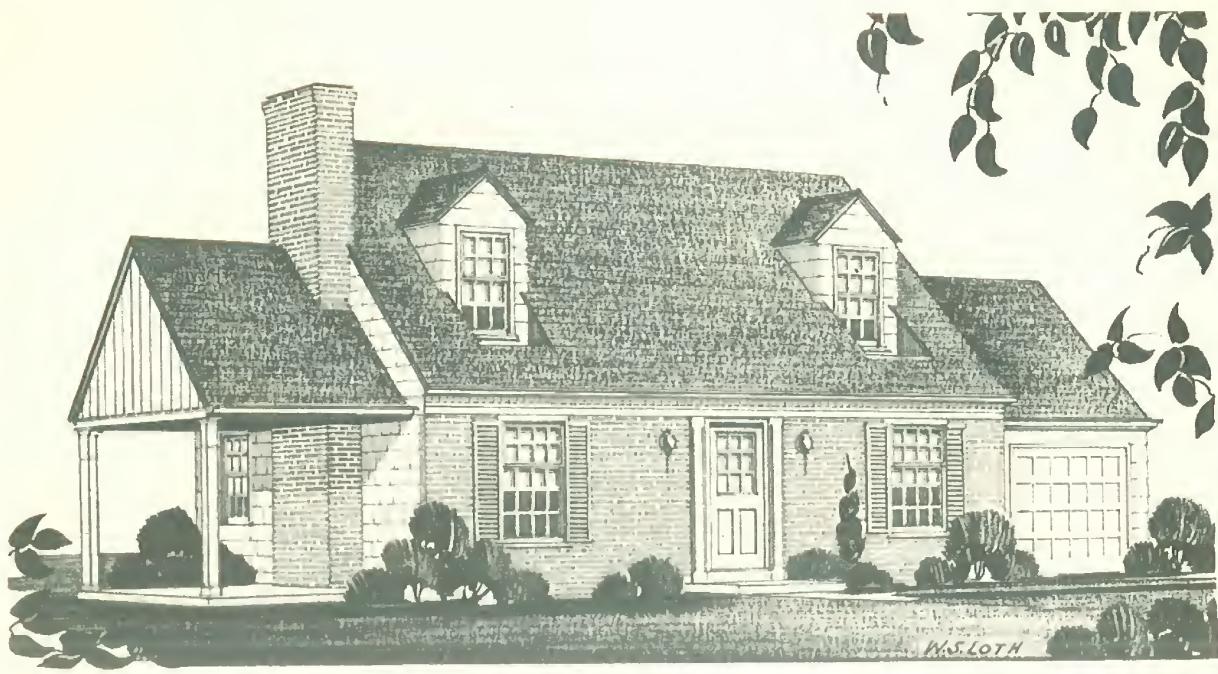
Two additional bed rooms and bath with a shower are provided on the second floor. The space indicated for the rear bed room on the second floor may be left unfinished and utilized for storage.

Floor Area: 1200 sq. ft., first floor; 867 sq. ft., second floor.

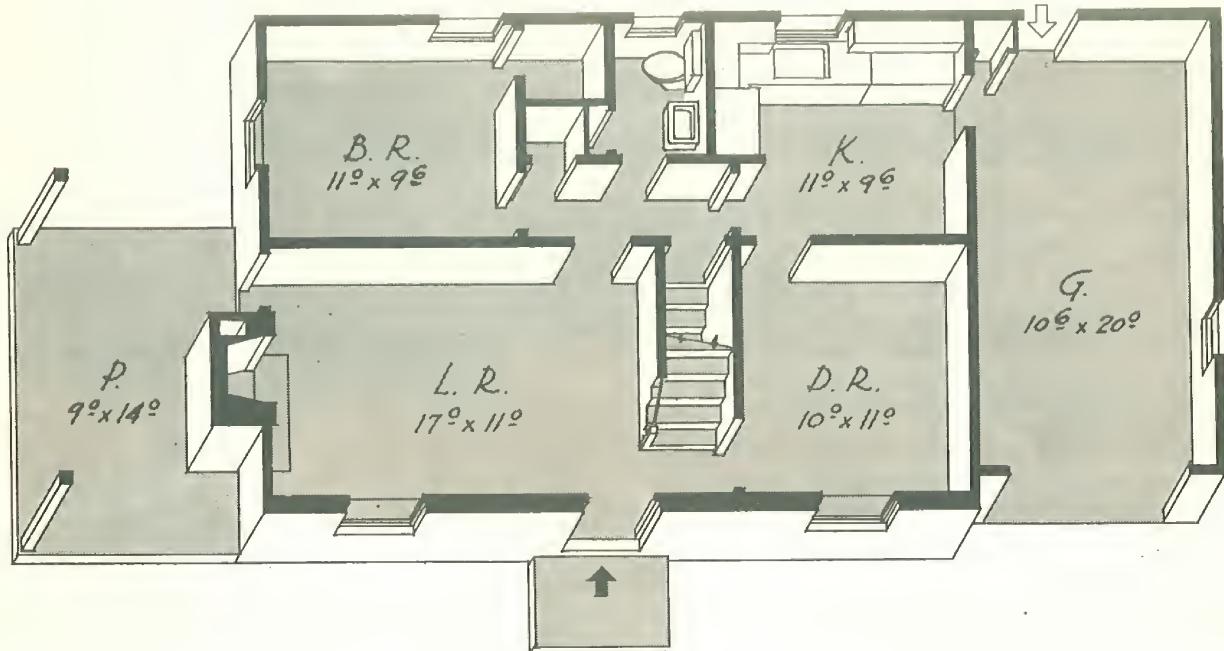
Overall width of house, including garage, 60 ft. 10 in.

Suggested lot 75 ft. or more.





The WAINWRIGHT



Red brick, white shingles, with white shutters on the lower floor windows against the red brick lend much to making this house very distinctive in color.

This house is a modification of a type usually referred to as Cape Cod.

The dormer windows serve for decorating purposes as well as giving ventilation to the second floor. The wide brick chimney at the end of the house also serves the double purpose of enhancing the exterior appearance and providing for the usual fireplace in the living room.

The living room, while not large, is so arranged as to provide ample wall space and permit of desirable furniture arrangements. The dining room and living room are separated by the stair leading to the second floor, and cased openings give access to these rooms from the hall. The lower part of the stair opens into the living room and is enclosed by open rails on the living room side.

This house provides the convenience of a first-floor bed room, which may be used as a maid's room if only two master bed rooms are required. A large closet opening onto the rear hall may be used as a guests' closet or for storage purposes. A linen closet is provided in the first-floor half-bath.

The kitchen is arranged with the stove and refrigerator at either end of the drainboard, leaving the opposite corners of the room for table and chair space. A closet for the storing of brooms and cleaning equipment is provided in the corner of the rear of the attached one-car garage convenient to the kitchen.

Access from the house to the rear yard is gained through the garage.

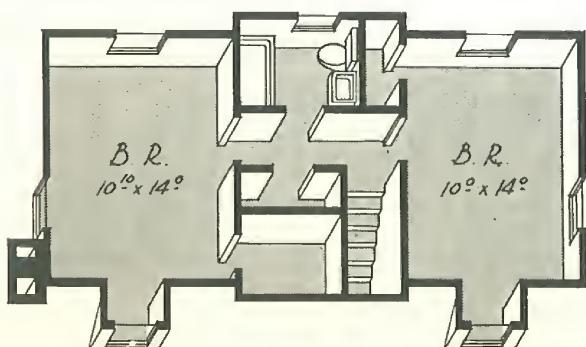
A porch of ample proportions is conveniently located at the end of the living room.

Two master bed rooms of equal size with large closet facilities and a full bath are provided on the second floor. A storage closet for linens and bedding is provided off the second floor hall adjacent to the bath.

Floor Area: 708 sq. ft., first floor; 503 sq. ft., second floor.

Overall width, including porch and garage, 51 ft. 10 in.

Suggested lot 65 ft. or more.



GOOD FLOORING AN INVESTMENT

When you build, it is well to remember the axiom—"A good floor is cheaper than a cheap floor." The selection of good flooring will help to produce a finished job which, judged from every angle, will contribute greater value to the completed home than any slight difference in cost which might apparently be gained through the use of cheaper flooring.

Because Dierks Oak Flooring is manufactured from virgin, mountain-grown trees secured from one general locality, you may expect it to be more uniform in color and texture than ordinary flooring. In the rugged mountainous regions of Arkansas and Oklahoma, climate, soil and rainfall contribute to the growth of timber exceptionally soft in texture, of unusual density and distinctive figure.

To give satisfactory service, flooring must be thoroughly seasoned, so that unsightly cracks due to shrinkage after use will not develop. It must be accurately jointed and smoothly milled, so that a minimum of labor is required in preparing it for the final finish. Every refinement of manufacture is used to make DIERKS the outstanding Oak Flooring available.

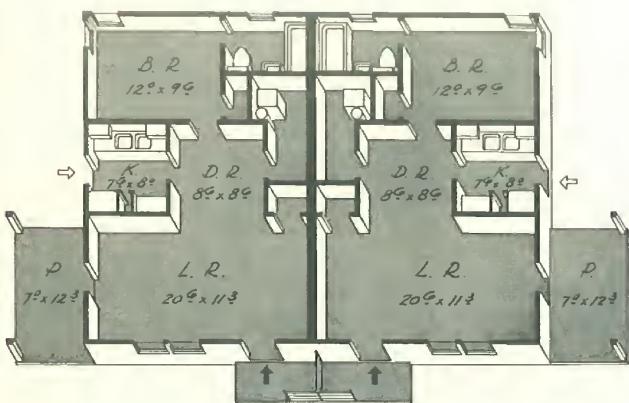
* * *

The lighter woodwork in the interior of your home, especially that around the windows and doors, is called TRIM. The proper choice of trim becomes a matter of importance, for trim is constantly obvious—we live with it day by day. For this use, DIERKS Arkansas Soft Pine is eminently satisfactory—it offers a perfect base for any finish, incorporating stain and pigments into the very fibre of the wood.

All Dierks Lumber is scientifically steam kiln dried. This means that the surplus moisture is extracted before the lumber is finished to standard sizes. The shrinkage which takes place in the drying process eliminates the possibility of shrinkage after the lumber enters into construction.



ZANESVILLE



This is a proven popular design for a two-family dwelling without basement. Each unit is provided with its own utilities. The living room is quite large with a large closet located in one end. The single bedroom has a large closet and direct entrance to the bathroom. The kitchen is designed for step saving with a stove and refrigerator located on one side and sink and cabinets on the opposite wall.

A double compartment sink in the kitchen takes care of laundry requirements. There is a broom closet between the stove and refrigerator.

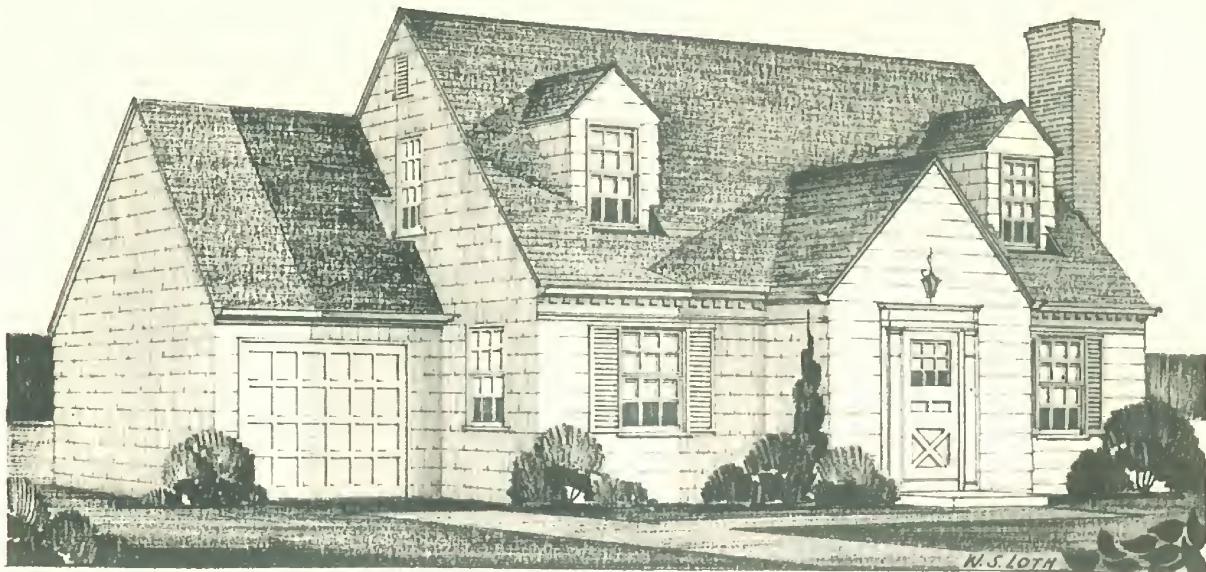
While the dining space is small, the omission of a wall between the dining room and living room makes it possible to extend the dining table into the living room. The closet in the living room is large enough to accommodate a rollaway bed if desired.

The utility room is ample in size to take care of gas furnace, hot water heater and storage.

A detached two-car garage on the rear of the lot would provide for the needs of the two families occupying this dwelling.

Floor Area: Two units combined 1310 sq. ft.
Overall width of house, including porches, 56 ft. 8 in.
Suggested lot 72 ft. or more.

Through arrangements made with the architect, we are privileged to offer detailed working drawings of the houses shown in this book at a price of \$10.00 per set, plus \$2.00 for each additional set ordered at the same time. *This does not include specifications or material lists.*



The YUKON

Here is a compactly arranged three-bed room house which has many desirable features. For the woman who desires ample closet space, this house will have an especial appeal.

The living room is well lighted by three windows, and the large fireplace at one end of the room enhances the comfort possibilities of this house.

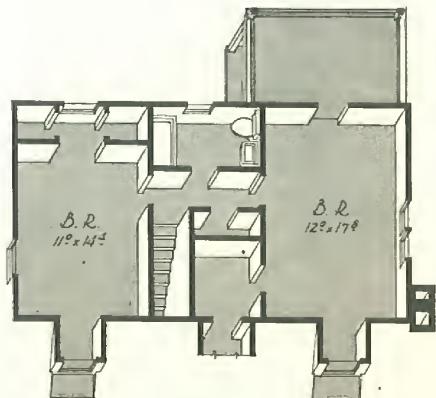
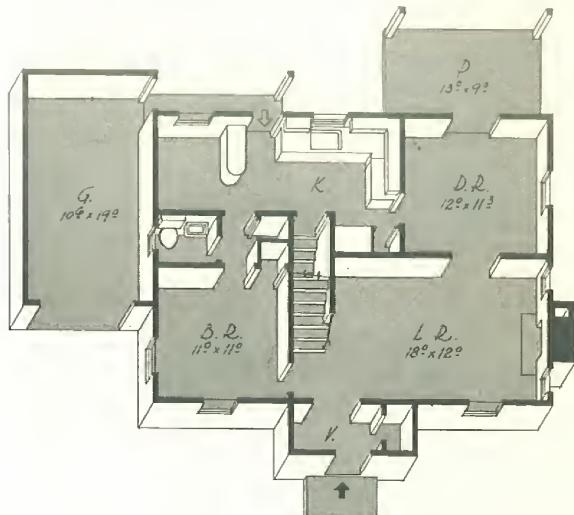
Entrance to the second floor is gained by a stairway of graceful proportions with its open rail at the bottom. A porch is conveniently located off the dining room, permitting the serving of meals during the summer months.

The kitchen is well arranged, with the stove at the end of the drainboard and the refrigerator recessed next to the broom closet. A breakfast bar is provided, which not only gives additional cupboard space, but a very distinct break between the breakfast nook area and the kitchen area.

A first-floor bed room is always a very desirable feature. In this home a bed room of moderate size is located adjacent to a half-bath and opens onto a hall leading to the kitchen.

Two large bed rooms with unusually large closet area are located on the second floor. A full bath is adjacent to both bed rooms, opening off of a small hall. A large closet is provided for the purpose of linen and bedding storage. The master bed room has access to a flat deck over the porch below.

Floor Area: 877 sq. ft., first floor; 657 sq. ft., second floor.
Overall width of house, including garage and flue, 47 ft. 0 in.
Suggested lot 60 ft. or more.



Fourteen Principles of Sound Construction

Permanent and safe construction are the first requisites in the building of a home. There are many "short cuts" which may "save" a few dollars of labor or material cost, but he who would have a well-built house should follow certain well-established principles of construction which by long usage have been proven in the crucible of time.

Whatever may be said in behalf of materials other than wood, the record of the well built frame house refutes every doubt as to its intrinsic worth as an investment in permanence, its staunchness in combating the elements and in its mellow, spiritual warmth as the dwelling of supreme living comfort.

The Fourteen Cardinal Points of Sound Construction as developed by the Southern Pine Association are set forth below:

1—The foundation must be of material adequate to carry the load. If of concrete, the proportion of Portland cement in the mix should be not less than 1 to 3 of sand and 5 of stone. If of brick or native stone, the mortar should be mixed with enough Portland cement to provide a binder impervious to disintegration under moisture. The foundation, whether a continuous wall or of piers, should rest on concrete footings. For walls, footing should extend not less than 6" beyond both sides of the wall, and be at least 8" deep. For piers, the extension should be from 4" to 6" beyond all four sides, and at least 8" deep. Bottom of footing should be perfectly level, to insure an even distribution of weight of foundation wall and super-structure, and should be carried below the deepest frost line. Foundation should be carried at least 12" above the grade line. (Fig. A.)

Wherever footing passes over trenches holding service pipes, they should be enlarged or reinforced with steel.

Bearing posts which carry the load in the center of the building should have footings 12" deep and 24" square. Footings shall be built up slightly larger than the post size and project 3" above the line of the finished basement floor.

2—The weight of a building is not sufficient to hold it firmly on the foundation in winds of high intensity. Therefore it is necessary that a sill of from 2" to 4" thick be bolted to the foundation. The anchor bolts should be $\frac{3}{4}$ " in diameter, placed at intervals of not less than 8' and made integral with the foundation itself by sinking them from 18" to 2' in concrete at the time it is poured. (Fig. A.) Erection of the super-structure itself begins at the sill thus securely anchored to the foundation.

3—Floor joists support the floors and contents of a building. They should be placed 16" on centers, and have sufficient strength to carry the load without deflection. 1" x 4" cross bridging, double nailed at each end, should be placed at not less than 8" intervals in the length of the joists. This feature provides essential rigidity and eliminates vibration. (Fig. D.)

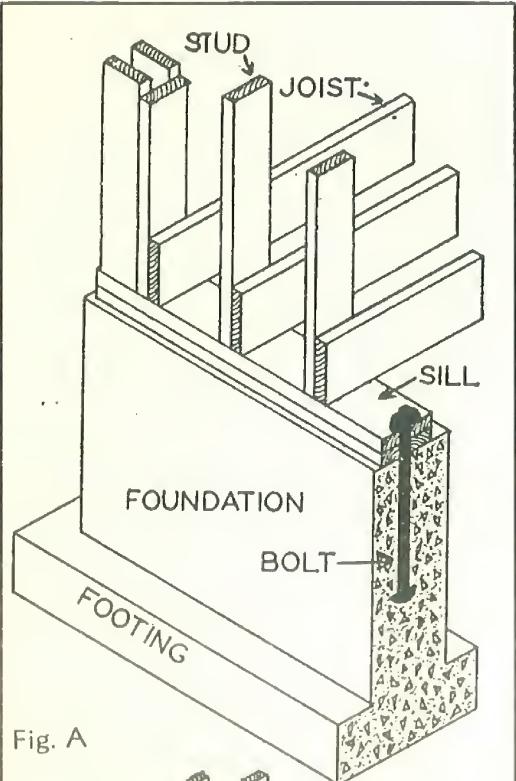


Fig. A

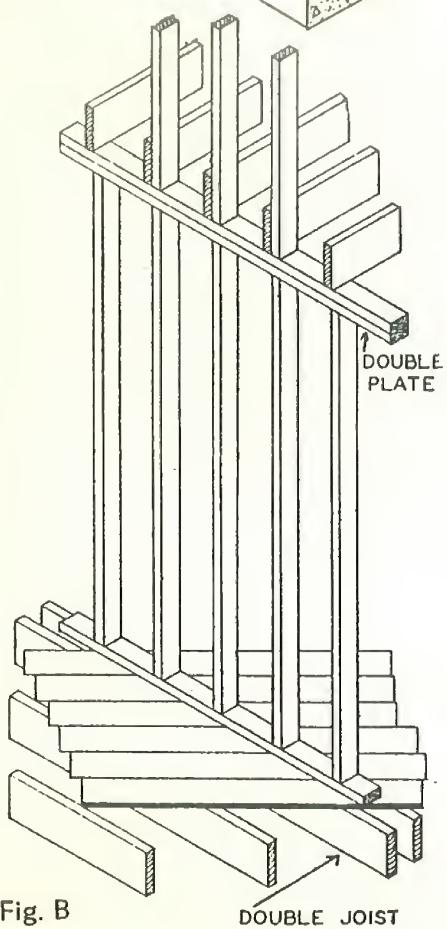


Fig. B

4—First floor joists and outside wall studs should be effectively tied to the sill by carrying the diagonal sheathing down to the foundation itself, securely nailing it to the studs, joist end and sill. (Fig. C.) Plates may be used, put in between joists, and spiked to sill, joists and studs.

5—All corners should be reinforced by placing 1" x 4" braces notched into the studding at an angle of 45 degrees, their direction to be reversed in the extreme corners of each side wall.

6—Sheathing (preferably 1" x 6", dressed and matched) should be applied to all outside walls at an angle of 45 degrees. This distributes wind strain throughout the side wall, without distortion of the building. (Fig. C.).

7—Heavy water-proof felt should be applied directly to the diagonal sheathing of all outside walls, tightly fitted around all openings, and securely nailed to the sheathing throughout the entire surface area with broad-headed roofing nails. This "blanket" covering permits full advantage to be gained, of the unsurpassed insulating value in the lumber itself.

8—Sub-flooring (preferably 1" x 6", dressed and matched) should be laid at an angle of 45 degrees from the line of the joists and carried in between studding to the outside wall sheathing. The direction of each sub-floor should be opposite, as between upper and lower floors. Sub-flooring should never be omitted nor carelessly laid, because it provides lateral bracing to the building. Moreover, it furnishes a rigid nailing base, eliminating the possibility of squeaking in the finished floor.

9—Two or three joists should be placed under partitions which carry a load from the floor above. These should be separated by solid wood bridging, so that any service pipes or wiring may enter the partition without the necessity of cutting the joists. (Fig. B.).

10—At least one partition, meeting each outside wall at its approximate center, should be braced and securely tied to the wall, thereby adding lateral stiffness to the center of the structure.

11—All partitions which carry a load from the floor above should be capped with a double plate; wherever possible bearing partition studs should be set directly over beams or other bearing partitions below.

12—It is important to double the studs at the sides, top and bottom of all window and door openings, to supply strength removed by cutting of one or more studs (Fig. C.). In walls carrying floor loads above openings more than 3' wide, it is necessary to provide the required strength by forming trusses over the openings. This prevents distortion of the opening with attendant cracks in plaster or causing doors and windows to stick.

13—Roof rafters should be anchored to the walls by spiking them to 2" plates fitted between the rafters and securely spiked to the wall plates (Fig. E.). This will furnish an adequate anchorage of the roof framing to the side walls . . . often a point of weakness in improperly constructed houses.

14—Collar beam bracing of the same size as roof rafters should run from rafter to rafter at about the middle of the attic height at every second rafter. This bracing, together with diagonal braces nailed to the under side of roof rafters starting at the center of the ridge and extending to the corners will furnish the stiffness that will enable a roof to successfully weather the severe strains of unusual winds.

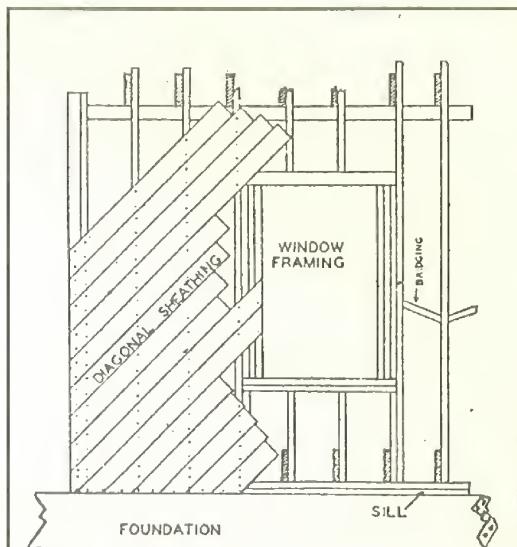


Fig. C

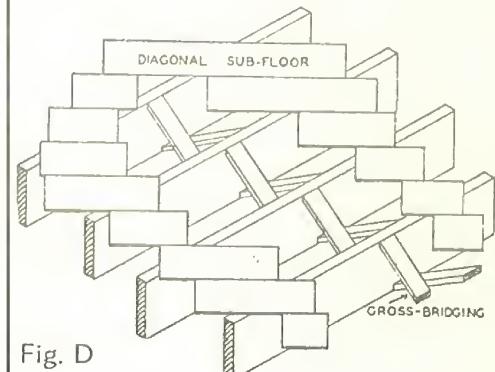


Fig. D

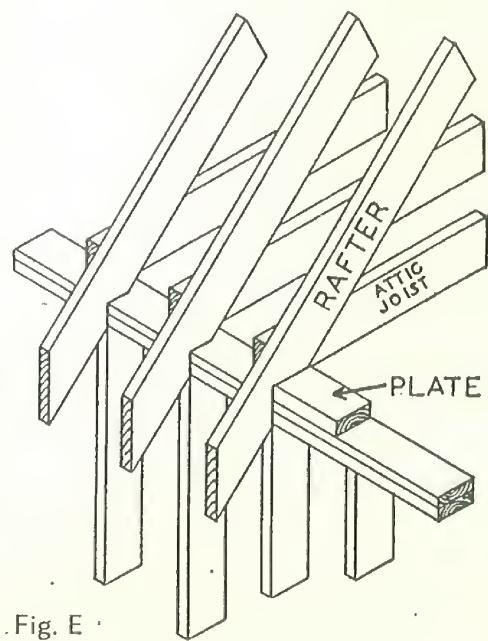


Fig. E

Good Trim "Makes" the House

The term "Trim" in house construction means the woodwork which is placed around door and window openings. The term "Finish" includes such items as baseboards, picture mouldings, cornice mouldings and other items of exposed woodwork. Since the function of trim and finish is principally decorative, it is important that material for these purposes be selected for quality.

Trim is like the frame of a picture—it should be in harmony with the subject and at the same time add to the general effect. When building a house, one should buy the best trim he can afford because trim is definitely a part of the decorative scheme. Quality trim enhances the appearance of the house—poor trim spoils the effect and is a constant source of regret.

Dierks Arkansas Soft Pine is particularly desirable for trim and finish. The best part of the log is used for these products. The material is remarkably soft in texture, works easily, nails without splitting and takes and holds paint and varnishes perfectly. For varnish finishes, Arkansas Pine is particularly desirable because of its pleasing and varied figure.

One of the most advanced steps in the marketing of interior trim is represented in the product known as Dierks "Satin-like" Wrapped Trim. This is interior trim for door or window, securely wrapped in sets so that the stock will not be marred or damaged between the time it leaves the mill and the time the packages are opened on the job. The features of this product are summarized as follows:

(1) All of the trim for a window is contained in two packages. The horizontal pieces are in one package, the vertical pieces in an-

other package.

(2) You get mill-fresh lumber which requires no expensive hand-sanding to put it into condition for use.

(3) The paper-wrapping protects the stock from cinders, dust, finger-prints, and mars of all kinds. The packages are opened on the job, just as they are needed.

(4) You pay for no waste when you buy Dierks Wrapped Trim. The cartons contain just the right amount of material—no more and no less.

(5) This product saves time on the job, as with the mitred joints and special reinforcing splines, a minimum of sawing is required. Waste of time looking for the pieces required is eliminated.

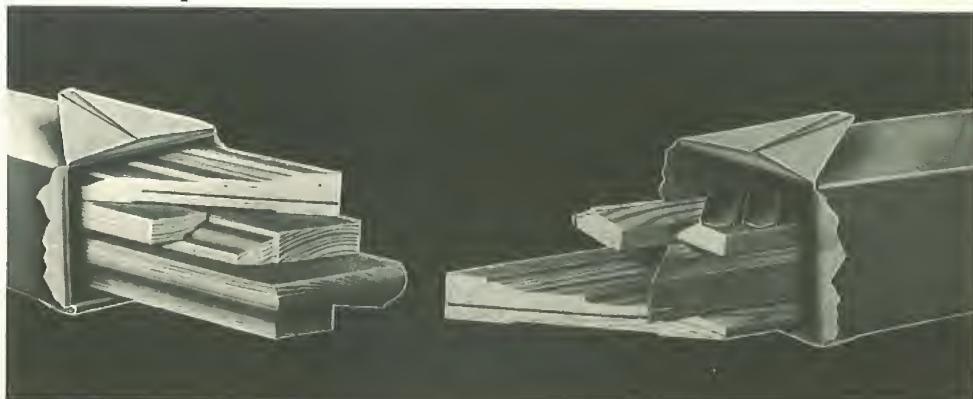
(6) You get high quality trim, thoroughly seasoned, accurately and smoothly milled.

Dierks Wrapped Trim is available in two standard patterns known as STREAMLINE and COLONIAL. Both of these patterns have mitred joints, grooved to receive a special metal spline which gives added strength to the joints.

The stock is Arkansas Soft Pine, favorably known for many years for its fine texture, easy working qualities, and freedom from excessive resinous deposits. This stock is also available in lineal lengths for such uses as baseboards, chair-rails, moulding, etc. It may be secured in square-edge boards for cabinet work and shelving.

When specifying the material for your house, make it a requirement that door and window trim be Dierks Arkansas Pine Wrapped Trim; that finish lumber be Dierks Arkansas Pine.

Dierks
Packaged
"Colonial"
Interior Trim
for window



Dierks Vertical Siding

A distinct style trend of the past few years and one which is destined to become more and more popular in the "new decade" is that represented by the use of vertical siding. A number of the house designs illustrated in this book show vertical siding as exterior wall covering.

This type of siding offers a pleasing variation from the standard materials, such as horizontal siding, shingles, stucco and brick. However, it is advocated for use in combination with these materials—the vertical siding to be used only on a portion of the exterior walls.

Heretofore, builders desiring the distinctive effect of vertical siding were limited to using standard square-edge boards and battens (strips nailed over the joints in the boards.) In urban residential construction, this method of using vertical siding lacks the refinement desired in homes of the better types.

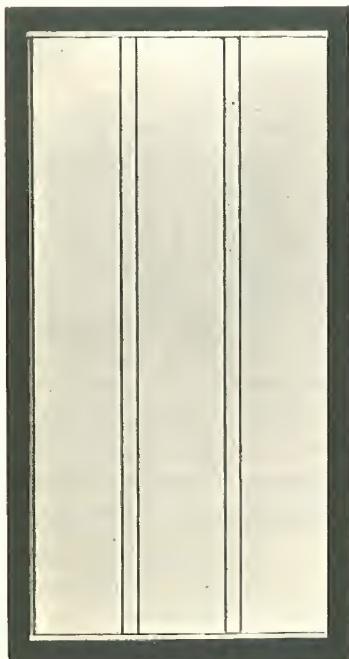
To meet the need for an improved material for this use, Dierks offers a new idea—8-inch tongued-and-grooved boards to be used in conjunction with tongued-and-grooved moulded fillets. With this new type material, exterior walls present an attractive, distinctive appearance with the perpendicular lines emphasized but at the same time not too obtrusive.

The accompanying sketch illustrates the several styles of fillet mouldings, and the half-tone illustrations show the appearance of two of the patterns when combined with the standard 8-inch boards. Dierks Vertical Siding may be used without the mouldings as shown in No. 7 of the sketch.

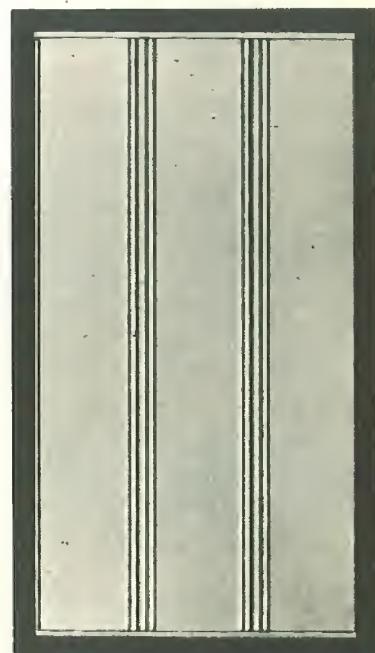
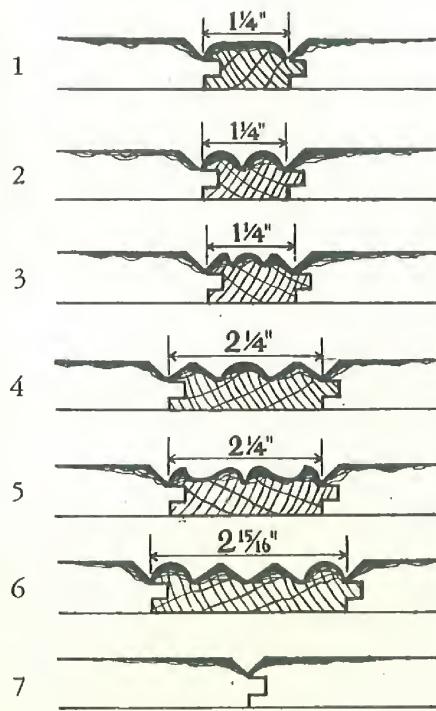
For exterior use, it is recommended that all tongues and grooves be painted with a good grade of lead-and-oil paint *before erection*. This method of handling assures tight joints and eliminates the possibility of joints allowing rain to enter. After erection, wall surfaces should be well painted with lead and oil, sealing both the surface and the joints against moisture penetration.

Dierks Vertical Siding is recommended in No. 1 grade of boards which permits small and medium size sound knots. The use of this grade is economical, and the material will serve the purpose equally as well as higher-cost lumber.

This siding may also be used as paneling for interior walls. It is frequently used as a wainscot, but may be used the full height of the room. It also can be used horizontally or in combination with vertical boards.



Fillet Pattern No. 1



Fillet Pattern No. 4

Other Dierks Products for **Better Home Construction**

The importance of using good lumber in the building of a house has been emphasized elsewhere in this book. For maximum structural strength, Dierks Kiln-Dried (Pre-shrunk) framing lumber should be used. For beautiful interiors, Dierks Arkansas Pine Interior Trim and Finish contributes a note of refinement and quality which will make your house a home of distinction.

There are other Dierks products which will help you to achieve your ideal of a well-built home.

END-MATCHED PINE FLOORING

Floors of Pine are beautiful. When finished natural, this flooring has a bright cheerful appearance which makes it truly distinctive. It may be secured in standard lengths, or in short lengths, end-matched. There is economy in using the end-matched flooring as it lays continuously, requiring no sawing to make the ends fall on joists. This feature also eliminates waste.

This flooring is available in 3-inch or 4-inch widths, in any grade desired. For a fine floor, grade "A" Edge Grain is recommended.

PINE PLANK FLOORING

Flooring of varying widths is much in demand to simulate the appearance of Colonial floors. Dierks offers pine plank flooring in widths 4 inch to 8 inch. This flooring is standard thickness and is applied in the same manner as the narrow flooring. However, in addition to the regular nailing, the flooring is screwed to the subfloor, the holes countersunk and a plug placed over the screwhead. These plugs simulate the appearance of the wooden dowels used in Colonial days to fasten the flooring to the subfloor or joists. Hand wrought metal nails were scarce and expensive.

LINOLEUM-BASE FLOORING

When linoleum or carpet is to be used as the permanent floor covering of a room, Dierks 9/16" End-Matched Linoleum-base Flooring

should be used. This material is laid over the regular subflooring, and enables the builder to make the surface of the linoleum-covered floor come flush with the wood flooring in adjoining rooms. Like other Dierks End-Matched products, it has the merit of laying quickly and economically, and without waste.

END-MATCHED SHEATHING

The use of diagonal sheathing was mentioned on page 35 as one of the principles of sound construction. For this use, specify Dierks Locktite 6-inch center-matched, end-matched boards which, when applied diagonally, will contribute to the strength and rigidity of the house. Because this lumber is matched on the ends as well as on the sides, a tight wind-resistant covering for the frame of the house is secured. This material is economical in cost and in use. The end-matched feature makes it possible to apply the material in a continuous string—it is not necessary to saw the boards so that the ends will fall on the studs, as is commonly done when ordinary square-end boards are used. There is practically no waste of material.

OAK FLOORING

Dierks Oak Flooring is unsurpassed for texture and uniformity of coloring. Manufactured from mountain-grown timber, it is exceptionally soft in texture and of unusual density and distinctive, varied grain. It is thoroughly seasoned and accurately and smoothly milled. Available in White Oak or Red Oak, plain or quarter-sawn.

HARDWOOD INTERIOR TRIM

Interior trim in both Oak and Gum is at its best when made by Dierks. Any desired pattern of Casing, Base or Mouldings may be secured.

LOOK FOR THE TRADE-MARK

All Dierks products are identified by the name Dierks stamped on the lumber or roller-impressed on the back of the stock. Look for this name as your guide to QUALITY.

A Way to Easy Home Ownership

Few families can afford to pay cash for a new home. Some sort of financing is necessary and the "terms" on which money is loaned have a great deal to do with the security of the home investment.

If you are a home owner today, the chances are you paid down a certain amount in cash when you bought the property, and then borrowed the balance on mortgage. If you could not pay cash for 40 or 50 per cent of the property's value, you probably had to give a second mortgage. Hence, mortgages have proven a burden rather than a way to home ownership because of the fact that second mortgages have had to be refinanced approximately every 3 years, and first mortgages every 3 to 5 years. No provisions were made so that you could conveniently pay off your indebtedness.

The easiest way for you to pay for a home is to pay for it as you pay rent. The logical way is to pay monthly, out of income, an installment on the principal and the interest, etc., and thus, over a given period of years pay off the entire mortgage and have the house free of all debt. It's very much like buying a house and then renting it to yourself.

Now you can build a house on exactly that basis. Your initial investment in the property can be as little as 10 per cent of its value. You may borrow the balance up to 90 per cent of the appraised value, provided the loan is not in excess of \$5,400 and the house will be owner occupied. You may have as long as 25 years in which to amortize the loan, or you may amortize it in a shorter period. In order to secure a 90 per cent loan with 25 year amortization, the loan must be approved for insurance before construction begins.

(Note: As this book goes to press, an increased limit for loans is expected, but announcement has not yet been made. It is suggested that you check with your lending agency for latest regulations.)

THE F. H. A. PLAN

These liberal terms have been made possible by the National Housing Act which is administered by the Federal Housing Administration. The F.H.A. insures loans made by approved financial institutions, such as local banks, savings, building and loan associations, finance companies, insurance companies, etc. The Gov-

ernment does not lend the money, but it is loaned in accordance with F.H.A. terms and the interest charge is government limited.

The F.H.A. checks up on good design, sound construction and desirable neighborhood. The prospective owner is protected against building a home that is beyond his means. Trained government inspectors go over the plans carefully to see that they conform to basic standards of good design. When a new home is being built, several inspections are made during the course of construction to see that specifications are met. The neighborhood, too, is looked into carefully. Zoning laws and lot restrictions are investigated, and so are utilities, transportation, nearness to schools, shopping centers, churches and play grounds. Consideration is given to all of these and other factors that have an important bearing on community life and family comfort.

PROCEDURE IN SECURING LOAN

Present your financing problem to the proper official of your local bank, building and loan association or other financing institution. If he concludes from the information you furnish him that the transaction will meet all of the requirements of the F.H.A., he will assist you in making out the Mortgagor's Statement and Property Description on forms 2004 and 2004a.

After the proposed loan has been approved by the loan officer or committee, the original and duplicate of the application, signed or certified copy of the contractor's bid, duplicate signed sets of drawings and specifications, two photographs of the property, and the Mortgagee's check for Examination Fee is submitted to the Receiving Office of the F.H.A. having jurisdiction over the area in which the property is located.

If the application is approved by the F.H.A. a Commitment for Insurance, Form 2007, is issued to the Mortgagee. After the Commitment has been received, the Mortgagor contacted, and a preliminary search of title made, the credit and security instruments are prepared in triplicate. The mortgage may then be prepared, executed and placed of record. Title search is then continued to date and the construction contract awarded.



\$50 Now - or \$500 Later

HERE'S a little lesson in costs . . . of interest to everyone who is planning to build a home. It involves no mathematical formula . . . simply a comparison of so-called "savings" at the time of building and real cash outlays later on.

Too frequently a home-owner is influenced by "attractive" prices on lumber . . . overlooking entirely the factor of quality . . . and buys the material for \$50.00 less than the price quoted by a reliable lumber dealer. The owner then prides himself on his ability to drive a bargain . . . for he believes this smart deal has saved him \$50.00—but, has it? That's the question.

Invariably the lower price means lower quality . . . and unfortunately, the average person who builds a home for the first time does not realize what this

means. He does not know there is a difference in lumber . . . that the use of green, inferior material in the framework of his home jeopardizes his entire investment. There is no set schedule on deterioration . . . but shrinkage in framing lumber takes its toll in faulty woodwork . . . sticking doors and windows . . . wavy floors . . . cracked plaster and other failures.

That's when the cash outlay begins . . . to repair . . . to replace . . . to try to make the home as attractive as it was when first built. Often this cannot be accomplished because of structural defects. The \$50.00 "saving" is long forgotten . . . but the repair bills are real . . . and the \$500.00 which must be raised to merely protect the original investment shows how imaginary that so-called "saving" really was.



The Moral of this Story is:

Use Dierks Pre-Shrunk Lumber and Save the Cost of Repair Bills.

Your Local Lumber Dealer will be glad to show you this Better Lumber—let him prove to you that it is the most economical lumber to buy.

